

ELECTRONIC MONEY FOR THE CHURCH--
SACRILEGE OR HOPE FOR THE FUTURE

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ABSTRACT

One of the greatest practical concerns of the church is how it finances itself. Most of the focus of this concern has been on the fact of needing income regardless of the mode or method of receiving it.

We now live in the electronic age in which a revolution in the way funds are handled is taking place. Most financial experts agree that the day of a cashless society are almost here. So far, the church has been allowed to sleep through most of the electronic revolution in finance. The church must hear the alarm clock of the financial world and awaken from its dreams of coins and dollar bills in the offering tray.

The church has the possibility to respond to the changes in the financial world in ways that maximize good stewardship. If the church does not respond creatively to these changes, it will most likely be forced to respond in terms set by the financial institutions.

This paper addresses this vital concern: How can the church best respond to the advent of electronic funds transfer? Further questions implied by the first are: What must the church do to prepare itself for using electronic funds transfer? What are the implications for stewardship raised by this new method?

In the scope of this project it would be impossible to consider the global church and all possible varieties of financial technology. Thus we have limited our focus to the Southern California congregations

of the Christian Church (Disciples of Christ) and to an existing electronic funds transfer system (EFTS), "First Fruits" ACTS. Broader denominational and geographical perspectives are brought to bear on these focal points.

A three pronged approach is used in this paper. First, it is essential that we frame our consideration of EFTS and church finances in a broad historical perspective. We trace the history of stewardship methods and motives and then analyze them with an eye toward today's challenges and changes.

The second aspect of the approach is gathering information from knowledgeable leaders who have used EFTS successfully. This provides a substantial amount of practical information for local churches using the "First Fruits" Automatic Contribution Transfer Service (ACTS).

Thirdly, a questionnaire was used to determine giving patterns and methods presently being used as well as to test the openness of local church leadership to an EFTS stewardship approach.

Results of this three way approach provide valuable information for today's church. The survey of methods and motives for Christian stewardship in history shows a wide variety of "how" and "why" people have given to the church. An especially significant insight that comes as a result of this historical approach is that the offering received in worship has not always been the primary means of financing the church and its mission.

The information from those who have used the ACTS system revealed significant increases in percentage giving and detailed lessons learned about how to begin using ACTS in a church.

Finally, the questionnaire shows the pro and con points of view

held by lay and clergy leaders in nearly one hundred Disciple of Christ congregations.

The reasons for the church to prepare for and engage in electronic funds transfer methods are many. The ACTS approach of giving off the top (first fruits) contributes to a sense of Christian values permeating all of one's life. The church will enjoy the benefits of the new technologies once they understand and adjust to them. Most important of all, using these new methods the church will be able to model value oriented financial practices for its members.

Chapter 1

INTRODUCTION

Importance of Problem

"The Cashless Society" is on its way. At least a variety of secular and church financial people have been telling us that since the early 1970s. John Espie, a stewardship administrator for the United Methodist Church, predicted in 1972 that "by 1985 people will be conditioned by society to one or more forms of check-off systems for redistributing the family unit's income. These systems," he said, "will eliminate check writing. This means a change in the thinking, habits and feelings of most church members."¹ Thus it seemed proper to deal with the problem of acceptance of current secular financial practices in the collection of church funds.

For the last twenty years few people in the local regional church have paid much attention to stewardship either in its broadest definition or the most narrow view, fund raising. When money was desperately needed, special projects were held, a new "how to get money quickly and easily" scheme was tried, or a professional fund raiser was hired. Little direct talk or education about stewardship or money could be found. Today few mainline churches have anyone under forty who see Christian giving as a part of their spiritual discipline. They give

¹John E. Espie, "The Church and Its Stewardship - 1985," Church Management, XLVIII (November - December 1972), 18-19.

what they have always given or what happens to be left over. If they are not present, they often give nothing.

During this same time period the secular world was changing rapidly. Technological progress greatly influenced monetary development. New techniques in banking were developed with the use of computers. "Easy" credit through the use of credit cards and long term loans became the norm. Attitudes toward money and credit changed drastically. Advertising encouraged use of credit cards like Bankamericard (VISA), Master Charge, Carte Blanche, American Express, gasoline company cards, department store cards, etc. People who used credit cards seemed to be preferred customers. It appeared we were moving toward a "cashless" society.

Because the use of credit cards led to greater use of checks and less cash, the banks began to be inundated with paper which had to be handled many times before a transaction was completed. This became very costly and the banks began searching for new ways to handle the increased business. About this time the concept of electronic money was developed. It allowed "paper money" to be transferred from one account to another through the use of a computer network. Today many people benefit from this service. Mortgage payments, insurance payments, utility payments, Social Security checks to the elderly and disabled, salary deposits, membership fees, and charity gifts are just a few of the common uses of this system. It was been cost effective for banks which were being buried under paperwork and has given individuals and organizations the assurance that money would arrive exactly on the day expected.

Credit became readily available. With the encouragement to use

credit, more people began to "buy" longer vacations and more expensive possessions, especially those for leisure time. The value of money changed. The relationship of time-money-possession changed.

The church began to feel a money shortage. People were not borrowing to give the church new programs, only buildings. Membership was declining and inflation was increasing. More and more members were absent from churches. They were out enjoying the possessions their credit had bought. When they were there they gave what they had always given or whatever they happened to have left over at the end of the month. Many church leaders were afraid the essential budgets would not be met.

Most importantly church leaders had failed to see the crisis that was developing in the personal and spiritual lives of their members. At the very time the secular world was changing the value system in regard to money and ownership the church leaders were silent. The prevailing attitude was that the church had no right to speak out on the use of money and possessions; therefore the urgently needed help did not come and younger church members who bought heavily into the new value system were often devastated financially and spiritually. Very practical help was needed which could give some step by step procedures for all who had missed the training of previous generations. Often this came from outside the church. Money continued to be seen by church members as what was needed to pay its bills.

In the early seventies, however, the Stewardship Commission of the National Council of Churches in the United States developed a program called "First Fruits ACTS (Authorized Contribution Transfer Service)" as just one of many programs to begin working on the existing problems. It was a system for people to give to the church off the top

of their income on a regular basis using the latest technology available. It encouraged preplanned giving based on personal values. Even after five years very few churches had utilized the program and no Christian Church (Disciples of Christ) congregation had used it. The program has now been modified, but the services for the contributor remain intact in the replacement system, "MICR."

With the financial world changing rapidly, the church must look at its own practices and attitudes about money so that it can make a transition to the new banking system. Its own key values must remain intact while the church continues to receive the support it needs to proclaim the Good News. The initial work in this area was done in the early 1970s when "First Fruit" ACTS was developed, but sufficient follow-up has not occurred. The church has taken a step backward from its mid-seventies work while the financial institutions have gone full steam ahead. The low participation in the initial "First Fruits" ACTS caused some services to be dropped. The current program was used as early as 1935 by the telephone company.

Trying to assess the openness of the whole church to the new banking practices would have been a consuming task. To assess the possibility of congregations of the Christian Church (Disciples of Christ) in Southern California-Southern Nevada using automatic funds transfer (AFT) as it presently operates under MICR was possible. It also afforded the opportunity to give the results to a religious body capable of using them.

Key Terms

Key terms found in this project are:

A. Christian Stewardship is the "teaching that the individual Christian's abilities, aptitudes and means were given him/her by God to be used in God's service."¹ It is often used to mean the actions that carry out the teaching.

B. Church Finance is "the soliciting of funds for the church, their administration and subsequent accounting."²

C. Christian Giving is "the duty of the individual Christian to contribute of his/her means to the support of church and charity."³

D. Electronic Funds Transfer (EFT, Automatic Bank Transfer, or Electronic Money) is the electronic movement of funds usually through the use of computers in various ways:

1. Direct deposit of payroll
2. Pre-authorized payment (not necessarily a set amount of funds)
3. Automated Teller Machines (ATM's)
4. Point of Sale Terminals
5. Fedwire and Bankwire.

This process is handled either by a bank(s) or by a private computer company which does the necessary communication and generates the paperwork that is required for the partial electronic systems. The more electronic the system the cheaper the cost to run after the program has been set up; but most banks will not set up a program for fewer than 1000 participants.

E. "First Fruits ACTS" is an authorized Contribution Transfer Service sponsored by Protestant denominations through the Commission on Stewardship of the National Council of Churches in the U.S.A. An eighteen month pilot project went from July 1975 to December 1976. This program was continued until 1977 at which time it was replaced by MICR.

F. MICR is the present authorized contribution transfer service offered through MICR Data Systems, Inc. for the above "First Fruits ACTS."

In the late 1960s and early 1970s many financial journals and newspapers carried articles about the rapidly growing use of electronic

¹United States Library of Congress Subject Headings 8th ed. (Washington: Library of Congress, 1975), II, 1739.

²Ibid., I, 336.

³Ibid., I, 327.

funds transfer.¹ Banking Association meetings included seminars on the topic. Business Service Departments of banks developed brochures and made photo copies of articles to see the new services they were getting ready to offer as the Federal Reserve furnished the means to set up Automated Clearinghouse Associations.²

When Arthur F. Burns, Board Chairman of the Federal Reserve Banking System, was asked, 'What will be the impact of Electronic Fund Transfer Systems on voluntary giving in our society,' he hesitated and responded, 'I don't think anyone has considered that.' [Dr. Nordan Murphy], and Dr. Clifford Lott, Chairperson of the Commission on Stewardship, NCC, took their cue. If no one else is thinking of its impact on voluntary contributions, those responsible for education and counseling related to funding the largest, voluntary gift receiving institution in our society must think of it.³

Thus a proposal for a pilot project utilizing EFT was proposed to the Commission on Stewardship of the National Council of the Churches of Christ in the U.S.A. and was accepted. The pilot period for this project was January 1, 1975 - June 30, 1976 with Dr. J. Allan Ranck directing. This project had only minimal response, but most of those who fully participated in the pilot have stayed with the program to this day.

An evaluation of this project was conducted by Douglas W. Johnson, Executive Director, Institute for Church Development, Inc. in

¹c.f. Phillip Brooke, "Chase, Equitable Will Add 177 Banks to EFTS for Insurance Premiums in Wide Expansion," American Banker, CXL: 98 (May 21, 1975), 1, 22.

²Betty Roeder, "EFTS for Automatic Payment of Water Bills," Journal American Water Works Association, LXVIII: 10 (October, 1976), 2619.

³Nordan C. Murphy, "Automatic Commitment Transfer System (A Plan for Pre-Authorizing Voluntary Gifts)" presented to the Commission on Stewardship of the NCCCUSA, 1974 (Located in the NCCCUSA archives at 475 Riverside Drive, New York).

January 1977. He said,

Experiments are relatively rare in the church. They are costly in time and energy. They can disillusion people. They can raise expectations only to have them dashed by the stones of reality. It is a tribute to the Stewardship Commission's strength and foresight to persevere in a new venture when the possibility of this much negativism looms as a certainty.¹

At that time there seemed little, if any, guarantee that this experiment would survive more than the records and archives, even though the feeling expressed by most of those involved with the program was that it was worth saving. Johnson made numerous suggestions for the process of continuation. Among those listed was, "Be prepared to work for a long period with minimal numbers of sign-ups."²

The program was kept, but little time, money, or leadership was put in after the pilot project and evaluation had been completed. The National Council leadership seemed discouraged. They sent out manuals and enrollment forms to churches requesting information about the program, and occasionally an article would be published in a journal.³ For the most part, however, the program was left in the hands of fate and a few denominational leaders who were enthusiastic about the program.

A great deal of damage had been done during the pilot period by religious news journals and the secular press who both misrepresented and misunderstood the program. One such article appeared in "The Disciple"

¹Douglas W. Johnson, An Evaluation of Authorized Contribution Transfer Service (ACTS) of the Commission on Stewardship of the National Council of the Churches of Christ in the U.S.A. (Ridgewood, NJ: Institute for Church Development, 1977), p. ii.

²Ibid., p. 17.

³William Miller, "Money Talks a New Language," Journal of Stewardship, XXXI (1978), 14-19.

entitled "Credit Cards Goodbye to the Offering Plate?" Although it attempted to erase damage done by other headlines and articles, it is questionable whether it did. Letters to the editor in subsequent issues indicated most people did not read to the end of the article and thus came away with the same negative impression other articles had given.

The Reorganized Church of Jesus Christ of Latter Day Saints had a good experience in the pilot. Their leaders who were involved continue to support and encourage the program. John Midgordan, a member of their Presiding Bishopric, redesigned the project manual for his own church. He has stated that its time will come yet.¹

Robert Hempfling of the Church Finance Council, Christian Church (Disciples of Christ) stated,

. . . the church has no choice but to participate in the funds transfer system being used by the banking industry. All indications are that it is moving toward an electronic funds transfer system. The insurance industry is encouraging it. The federal government is experimenting with it for the payment of social security benefits. Some banks are offering no-check checking accounts in which all payments are made electronically. Can the church afford to ignore these developments? If it does, it may wake up to discover that it is not 'plugged in' to the major funds transfer system of our economy.²

Other non-profit organizations have begun to use EFT since then, but few results are in. If indeed "we are in the midst of revolutionary changes in the financial world,"³ as William Miller wrote in 1978, the results may take some time to be tabulated. Until then more pioneers are needed to help the church prepare for the new day.

¹Bishop John Midgordan, personal letter to author dated August 4, 1980.

²Robert J. Hempfling, "Letter to the Editor," Disciple, II (October 19, 1975)

³Miller, p. 19.

Limitations

The Christian Church (Disciples of Christ) congregations in Southern California need to be aware of the changes going on around them in the financial institutions and the opportunity that is available to them now. This paper will give them brief information concerning current trends and practices in the financial world, the history of financing the American church, current information about stewardship practices in the southern California churches, information about a new program that has been developed for their use, how they could be involved in this program, and how the use of this program might affect both income and worship. It will raise questions and give responses.

There will not be an exhaustive study of ministerial or lay attitudes toward EFT or the psychological and spiritual motivations that are present although that would be a helpful next step. Neither will we delve deeply into biblical or theological perspectives on stewardship except from an historical viewpoint.

The history of money and finance will be included only where its impact on the concept of stewardship and church finance can be documented.

This is an area where a great deal of research still needs to be done by both secular and religious scholars. Very few people have given more than a cursory look at the effect technological developments related to finance have made. Some authors do allude to the possibility that a rising money economy greatly changed the financing of the church, but there is very little evidence presented to support the theory. Michael Postan lists this theory as a popular myth saying that money was in use when documented history began and its rise cannot

explain any later phenomenon.¹ Max Weber has written the best general history of finance.² Even it does not show any other period in history where the change in the form of money had any effect on the church's finance. Feudalism would be an obvious exception.

Key to the central problem of acceptance of new collection procedures by the Christian Churches (Disciples of Christ) in Southern California is an historical perspective and futuristic vision. By looking at past methods used to finance the church, previous views of stewardship, and the role of the offering in worship, much light should be shed on the appropriateness of the MICR program.

Because of the limited library materials in this area of research additional information has had to be gained from interviews with staff from the Stewardship Commission of the National Council of Churches of Christ in the U.S.A. and denominational executives, files and archival materials provided by these same groups, information from the Bank of America archives in San Francisco, and a questionnaire sent to all ministerial staff and stewardship department (committee) heads in every Christian Church (Disciples of Christ) congregation in the Southern California-Southern Nevada region (now called Pacific Southwest Region). The analysis of this historical material and the questionnaire results will be the basis of my conclusions and recommendations.

¹Michael M. Postan, "The Rise of a Money Economy," Economic History Review, XIV (1944), 123-34.

²Max Weber, General Economic History (New York: Collier Books, 1961)

Chapter 2

HISTORY OF STEWARDSHIP METHODS IN THE CHRISTIAN CHURCH

The financial history of the church is a complex web of theology, polity, church-state relations and economics. This tangled web has been made even more difficult to unravel by writers who have used the history to support particular fund raising methods. This is not true with Luther P. Powell, a widely acclaimed scholar on stewardship, Eugene Brand, a historian and liturgical scholar, and George Salstrand, an American church stewardship historian. I am indebted to these authors and others for the summary of methods here presented.

Throughout history there have been methods connected with worship and those which were not. Although there have been ties to the Old Testament, the methods usually developed because of a financial need. Afterward the rationale for these methods was created to explain the practice. For this reason the methods will be presented in chronological order. The motives and rationale will follow in the third chapter.

EARLY

The earliest records we have are those found in the book of Acts and the Pauline epistles. The first gifts were food. Each family brought enough food for themselves for the early eucharistic meals. When the gathering ended the leaders would collect the leftovers and take them to the poor and those who were unable to be there. This

practice continued when the meal became symbolic with only a sharing in bread and wine. Usually the bread and wine were brought to the table during the service along with alms for the needy.¹

Other contributions came in the way of hospitality. Those who could, opened their homes for the gathering of the faithful.² Nils Dahl says that

It is probable that Gaius not only allowed the congregation to gather in his home, but also entertained it. This reference hints that the Pauline congregations soon begin to take wealth into the service of the church.³

The institutional needs of the early church were quite simple, but as the institution grew and Christ had not returned the needs grew. A financial crisis developed in the Jerusalem church and Paul agreed to help with a "collection" among the other churches.⁴ Paul worked hard and long to collect this money for the poor.⁵ Paul asked each of the churches to begin setting aside money on the first day of every week so that when he came they would be ready with their money. Local church representatives would then take it to Jerusalem to be given to the Council of Seven. They had been appointed to handle financial matters

¹Gregory Dix, The Shape of the Liturgy (London: Dacre Press, 1945), pp. 78, 104-105; William H. Willimon, Word, Water, Wine and Bread (Valley Forge: Judson Press, 1980), p. 32-38; and Richard M. Spielmann, History of Christian Worship (New York: Seabury Press, 1966), p. 28ff.

²Romans 16:23, Romans 16:1-5; 1 Corinthians 16:19; Philemon 2; Colossians 4:15.

³Nils Alstrup Dahl, Studies in Paul (Minneapolis: Augsburg, 1977), p. 28.

⁴Galatians 2:10 and Dahl.

⁵Günther Bornkamm, Paul (New York: Harper & Row, 1969), p. 40-41.

there. They were asked to contribute according to their abilities and as God had prospered them.¹

In addition to concern for the needy of the congregation and the church at large there was also support given to apostles and other traveling missionaries. Paul usually worked to support himself, but he did receive aid from churches. He clearly told the Corinthian church that "those who preach the Gospel should get their living from it."² Undoubtedly these contributions were collections designated for that specific purpose.

Justin Martyr, in describing the church in Samaria in the second century, reported that after the services of the church on the Lord's Day those present gave what they were able and willing to give. This was given to the President to give to the orphans, widows, needy, prisoners, and the strangers staying among the congregation.³

Tertullian tells us that there were voluntary monthly offerings for the church and the needy.⁴ From this and other readings it is quite apparent that the Christians were known for their voluntary generosity when needs were presented. During this same time, voluntary offerings that came out of gratitude for the things that the members

¹1 Corinthians 16:1-4; 2 Corinthians 8-9; and Romans 15:25ff; cf. Archibald Robertson and Alfred Plummer, A Critical and Exegetical Commentary on the First Epistle of St. Paul to the Corinthians (New York: Charles Scribner's Sons, 1911) p. 381-87..

²1 Corinthians 9:14

³Justin Martyr, The Writings of Justin Martyr and Athenagoras (Edinburgh: Clark, 1869) p. 119.

⁴Tertullian, The Writings of Quintus Sept. Flor. Tertullianus (Edinburgh: Clark, 1869) p. 119.

had been given were encouraged. This "first fruits" giving was tied to both the Jewish teachings and the teaching that one should give as one had prospered. The amount was left up to the giver. This giving was on the basis of principle not because of need.¹

In the third century we see "first fruits" giving being collected for the clergy and a tenth "of the increase" for the needy.² By this time the church was becoming more of an institution. Its financial needs had increased and the leaders were beginning to give greater direction to what the people should give. The gifts were still considered voluntary.

Another method used during this time was endowments. This was to become one of the main sources of revenue for the church in later years. Usually property which was given to the church was sold. The church encountered many legal problems when it tried to keep land. Burial grounds were one exception. If the donated land was sold, it was usually divided into three equal parts for the congregation, the bishop, and the clergy.³

In the fourth century Constantine gave the church the right to keep lands given to it.⁴ The income from the use of the land also became available to the church. It was at this time that the church began

¹C. Taylor, The Teaching of the Twelve Apostles with Illustrations from the Talmud (Cambridge: Bell, 1886) p. 134.

²The Apostolic Constitutions, ed. James Donaldson (Edinburgh: Clark, 1870) Book VII, par. 29, p. 189.

³Joseph Bingham, Antiquities of the Christian Church (London: Straker, 1834) I, 468-69.

⁴Joseph Cullen Ayer, A Source Book for Ancient Church History (New York: Charles Scribner's Sons, 1913) p. 283.

to have greater civil power and used it. The voluntary gifts of the people had become less generous and mandatory tithes were instituted. These were not only required by the church but also by the civil authorities as well.¹

MIDDLE AGES

In the Middle Ages the church had become quite wealthy and powerful with many income producing properties. The church, however, was expanding politically and ecclesiastically and the apostolic see ran into financial difficulties. The Popes used their increasing power to develop new sources of income.² During this period a variety of methods were employed. Land was still donated. Subsidies or gifts were occasionally requested by the Pope for specific needs. Sometimes the clergy were asked to gather these. Other times there were special agents sent to solicit these gifts. These so called "gifts" soon lost their voluntary nature. Tributes were collected from the secular rulers in exchange for protection by the church. Gifts continued to be given at the altar, but the motive behind these had drastically changed. The voluntary gift of thanksgiving was rare.

A variety of new sources of income developed in this period. When a priest died, the church often claimed his property.³ During the time a pastorate was vacant, the church in Rome collected the income

¹Luther P. Powell, Money and the Church (New York: Association Press, 1962) p. 26.

²Willimon, p. 54.

³Nicene and Post-Nicene Fathers, 1st Series (New York: The Christian Literature Company, 1893) VIII, 668.

from the parish for itself leaving the parish with no income for its own needs. It also gained money by selling rights to an open position and by demanding the money received for the first year after a new placement. A variety of clergy taxes were begun as well as fees for every service rendered. Church courts and the selling of indulgences, church relics (real and not), absolutions and dispensations abounded. Some parishes were consolidated by superiors into a larger parish so that more income would go to the higher levels of the church.¹

REFORMATION

This situation was one of the major factors leading to the Reformation. One would therefore expect new methods to develop or at least a return to methods from the early church. That was not the case. In England, taxation and tithing continued. The tithing system became very, very complex. The civil laws upheld the custom of tithing. Most cases brought before the court resulted in the laity's losing. Tithing now covered every possible kind of income one had whether one considered oneself a member of the church or not.² The clergy were responsible for collecting their tithes. The people used all their ingenuity to make this difficult or even impossible. Some even stopped farming while others went to jail rather than pay the tithe.³ In 1836 an Act of Parliament changed the tithe from payment in kind to a money payment.

¹Powell, pp. 35-45.

²Simon Degge, The Parson's Counsellor (London: Atkins, 1677) 220ff.

³R. R. Naftel, "Tithe Battles," Hibbert Journal, XXXII (October 1933 - July 1934) 256.

The clergy income declined by thirty percent. The Tithe Act of 1891 moved the responsibility of payment to the landlord,¹ yet a consistent and stabilized tithe for the whole country did not get passed until 1925.²

Because this tithe went for the support of the clergy, additional support was needed to maintain the church property. At first some parishioners gave voluntarily for this purpose, but very soon this became a compulsory tax called the church rate.³ It too was imposed on all citizens. Those who refused to pay found the police in their homes confiscating property to pay their taxes. The tax was not high, but it caused great dissent. Eventually it was applied only to members of the Church of England.

The European pattern did not change much either. Tithing continued although it was not as rigidly enforced as in England. Income from property under the direction of the State, provided most of the support. In 1555 at the Diet of Augsburg the Lutheran faith was legalized and placed under the protection of the Lutheran princes. The government then assumed responsibility for supporting the pastors, schoolmasters and the needy.⁴ This remains true in Germany to this day. The German system of Kirchensteuer (Church tax) provides all the major religious groups with income levied upon all their members and collected

¹"The Unpopular Tithe," Saturday Review, CLVV (May 26, 1934), 592.

²Powell, p. 76.

³Lord Stanley, "The Church Rate Question Considered," Edinburgh Review, CIX (January 1859), 35.

⁴Thomas M. Lindsay, A History of the Reformation (New York: Charles Scribner's Sons, 1906) I, 410.

by government officials.¹

UNITED STATES - EARLY

At times financial officials in the American churches have looked with envy at these churches. The pastor and lay people do not have to spend time raising money for local church needs. Income is steady and plentiful. Over and above monies can be requested for special mission projects.

The colonial American scene was, as might be expected, partly created by dissidents from these systems and partly by the economic realities in the new world. Many of the colonies because of citizen backgrounds in Europe started out with compulsory taxes for church support. This worked fairly well for the brief period of time these colonies remained religiously homogeneous. Very quickly, however, conflict arose. The Pilgrims introduced the idea of voluntary support, but it did not go far. Giving was generally reluctant and the courts once again became involved.² In addition to the tax support, the churches found other methods to raise income. Unlike the English and continental churches, the American congregations started with nothing. They needed church buildings and even the land on which they stood. Some colonies set aside a farm for the church to use as income. Some even set aside a second farm for a dissident religious group.³ The

¹Robert Hempfling, Stewardship Training Lecture given January 21, 1981 at Missions Building, Indianapolis, Indiana.

²Luther P. Powell, "History of Stewardship" in T.K. Thompson (ed.) Stewardship in Contemporary Theology (New York: Association Press, 1960) 112.

³Robert F. Lawrence, The New Hampshire Churches (Pub. for the author by Claremont Mfg. Co., 1856), 435-536.

church farms, glebes as they were called, were usually the source of income for the minister.

These farms worked well for the person who liked to farm, but the minister had to spend most of his time farming rather than pastoring. Between 1776 and 1780 when the heavy issue of paper money by banks caused inflation to be more than 40-1, these farms were a good hedge against inflation and the widely fluctuating value of currency at the time.¹ It was difficult, however, for an itinerant minister to use. When possible, ministers often rented the farms and used that income. Laborers were hard to find in this new country so this proved not to be a good way to raise clergy support.

The problem of church buildings and maintenance were often solved in the typical American frontier way. Someone would donate land, another wood, another nails and others, labor. Those interested in having a church would build it together. These early churches were simple without benches or pews. They were a place to worship.

As people became more settled the desire for benches and pews helped create church income. Pew space was sold to families who wanted to build their own. The minister's family pew was provided. Sometimes pews were rented by the church on an annual basis to raise enough money to pay the preacher's salary. Many churches also expected members to provide additional support for the church in proportion to the prestige of the particular pew they had. The financial system surrounding pew ownership or rental became quite complex in some churches. Around 1870 churches began dropping this method of financing the church, but it did

¹Ibid., pp. 108-108.

not die out until well into the twentieth century.¹ Remnants of this system can be seen in churches where plaques are attached to property with the name of the donor engraved.

Subscription lists, a natural successor to taxation, was used by many American churches for new church buildings, major repairs or special purchases like an organ or stained glass windows, or a minister's salary. It was a voluntary giving method of church support although the way it was carried out could apply a great deal of social pressure on the contributors. A paper was usually circulated for people to make pledges of money, or "in kind" pledges, for some particular thing. Some pastors would not accept a call to a parish until they saw a subscription list that seemed at least adequate.² This system was the forerunner to the pledge system commonly used today. There are still some churches who use this system for special needs or wants. It is not uncommon for congregations to use this method of over and above giving (pledging) to hire an additional staff person.

UNITED STATES - 20th CENTURY

Voluntary collections and offerings taken during services became the mainstay of the American voluntary support system. When first introduced, they were designated for specific causes and were taken on special occasions.³ At this time pew rents, subscriptions and assessments collected apart from worship were used to meet the regular expenses of most churches. Offerings for the poor, taken at communion as

¹Powell, Money and the Church, p. 126ff.

²Ibid., p. 139ff.

³Ibid., p. 135-36.

the early church had done, were called "Thank Offerings" or "Table Money." There were annual charity offerings connected with a charity sermon, Thanksgiving Day offerings, missionary or benevolence special offerings, and building fund offerings. For a time many different groups both religious and secular could come into a congregation and ask for a special offering. Pleas from colleges, new churches, missionaries and those working with the poor became so numerous that many churches ran out of worship services to hear the appeals.¹ This also tended to deplete the general fund as the more emotional appeals received the money. It became apparent that the time had come for a new system.

The pew rent system was dropped by most churches between 1870 and the end of World War I.² This increased the needs of the local church. Offerings and freewill offerings or a pledge-envelope system were becoming the primary methods of financing every program. Local expenses, benevolences and all other needs were cared for in a more systematic, unified financial program based on the collections and offerings that were pledged and expected. This weekly freewill offering with an annual pledge was fairly well established after World War I.

The method of collecting the annual pledge was sometimes adapted to fit a particular situation. For example, wheat farmers in the mid-west received their income once a year. They also paid their pledge at

¹cf. Shepherd Knapp, A History of the Brick Presbyterian Church (New York: 1909), 41.

²"Is Christ in the Rented Pew?" Literary Digest, XLVIII (May 2, 1914), 1051-52; and "Pews Free and for Sale," Literary Digest, LX (February 8, 1919), 32.

the same time. Sometimes this annual contribution was brought to the church during a harvest festival, but many times the farmers simply instructed the local banker to deposit some money to the church account from his own family deposit.¹ This could be seen as an early version of the automatic bank transfer.

The American Christians were not and are not as generous givers as the early Christians. The needs almost always seem to outdistance the income. Therefore other ways of raising funds existed and can be found even today with varying popularity. The following is a list of some of these methods with an approximate date of their greatest popularity or their introduction into the United States scene where known:²

1. Lotteries (about 1750) including raffles, bingo (used a lot in the 1970s), cake walk, and Parcel Post auction;
2. Merchandizing including socials, festivals, bake sales, bazaars (especially popular in the 50s and 60s), rummage sales (renewed popularity in the 50s and 60s), car washes, talent shows or entertainments (popular in the 70s), commission selling (1909), coupon redemption (1932), paper and rag drives (1913), postage stamp sales, boutiques (70s), and church dinners;
3. Business enterprises (1900s), for example, revenue producing real estate, stocks or bonds both commercial and church created ones, building use "donations," and endowment insurance;
4. Matching money grants from individuals and foundations;
5. Professional fund raiser schemes;
6. Television

¹Truce V. Lewellyn, Kansas City pastor interviewed January 22, 1981, Indianapolis, Indiana during Stewardship Consultant Training Event.

²List is composite of those found in many sources, including personal methods file; c.f. Powell, Money and the Church; George A. E. Salstrand, History of Stewardship in the United States (Grand Rapids: Baker Book House, 1956); T. K. Thompson, Handbook of Stewardship Procedures (Englewood Cliffs: Prentice-Hall, 1965).

advertisement; and 7. Wills and annuities.

The church still finds volunteers who help cut expenses by giving of their time and talent. Buildings are built by competent volunteers; special short term needs are met on the mission field by doctors, pilots, nurses, teachers, etc.; communication is kept open around the world by amateur radio operators; maintenance, teaching, singing, secretarial help, and financial management are all given as activities of faith. "Worker priest" ministers are also appearing more frequently around the country.

In the early 1900s Charles S. Ward, a YMCA secretary in Grand Rapids, Michigan developed the Every Member Canvass (EMC) as it is widely used today.¹ At the time it was revolutionary. It was a system for voluntary support by members of a particular local organization. Every member was contacted in a systematic and structured manner by a large number of volunteers during a brief time period to determine the amount of their contribution or to ask for a particular amount. Since then this concept has been the backbone of every major stewardship program created by churches. Most church people upon hearing EMC will immediately think of a specific program and a specific manual that their denomination issued. These were quite numerous in the 1950s and 1960s. Most of these manuals do not carry the names of the editors nor the years they were written or intended to be used. Most include a tight pyramidal organization which utilizes many members of the congregation. There are always congregational dinners, informational meetings, home visitations, pledges or commitments on cards, budget making, letters,

¹Thompson, Handbook of Stewardship Procedures, p. 7-8.

and follow-up procedures. Some also include discussion of the church program. This is considered voluntary support in spite of peer pressure often being present. This program requires the concentrated work of a great many people and the open discussion of money and one's personal use of it, which many people seem to resist.

In the early 1960s many professional fund raisers were used by local churches and for special cooperative projects. In the late 1960s the Commission on Stewardship of the National Council of Churches of Christ in the U.S.A. brought fifteen denominations together to research "What North American Christians Think About the Church." The condensed version of their report has been published under the title, Punctured Preconceptions: What North American Christians Think About the Church.¹ The end result was the "Commitment Plan."

The belief by these professional church sociologists that some kind of every member contact and solicitation was desirable remained, but it seemed advisable that goal setting-planning-education be added. In 1973 thirteen of the original fifteen denominations prepared the next version of the Every Member Canvass and entitled it "The Commitment Plan."² It contained much of what was in the original EMC with step by step structuring of the process and some flexibility to meet the needs and style of a particular congregation. The financing section, where actual commitments are signed, had the largest number of variations listed.

¹Douglas W. Johnson and George W. Cornell, Punctured Preconceptions: What North American Christians Think About the Church. (New York: Friendship Press, 1972)

²Nordan C. Murphy, The Commitment Plan Handbook (1973)

"The Commitment Plan" was a modern day variation of the tithe on a voluntary basis. It encouraged percentage giving with the percentage being determined by the individual. The congregation could set a desirable goal for all its members to obtain. The members usually brought their pledges or commitments to regular services and placed them in the offering plate although that was not an essential part of the plan. Many people who used this plan made their payments by mail if they knew they would be absent. Some paid on a yearly basis.

Since many people believed any packaged plan cannot be used effectively for more than six or seven years, the Commission on Stewardship of the National Council of Churches of Christ in the U.S.A. began plans for a new package to be made available by 1980 almost as soon as the "Commitment Plan" was released. The basic EMC structure was to be retained but the aids, instructions, and packaging were to be changed to meet contemporary needs. New ideas were gained from those who used the old plan and from field testing of the new proposal. This testing was conducted in 1978-79. Training in the use of the materials was conducted in ecumenical clusters of churches. This was to encourage stewardship work on an ecumenical-geographical basis which might have a greater impact on a whole community. This new plan, called "CommPac"¹ became available in the fall of 1980. Like previous plans, it was considered a full stewardship plan with commitment of funds and time as only one of the basic steps.

Although the National Council materials discussed above were developed and promoted by twelve denominations, many of their congregations

¹CommPac (Written by Bert Whittier Creative Services, 1980)

use other packaged EMC materials. The most popular ones in the 1970s were: "Blessing Giving," "First Fruits," "Increase Giving," Direct Mail Solicitation, "The Pony Express," "Faith Promise," Telephone Solicitation, Telephone Chain Solicitation, and Tithing required to retain membership.

In the last thirty years many individuals and companies have offered plans based on the EMC that are guaranteed to increase the giving in a congregation. Each stewardship and financing plan has had some theory behind the structure that must stay intact for the plan to be successful. Almost all current financing programs say in big bold letters, "YOU MUST FOLLOW THIS PLAN EXACTLY AS OUTLINED FOR IT TO BE SUCCESSFUL!" The assumption is that the only reason the program will not raise the needed funds is that it is not followed properly. Most of these plans are fund raisers. An understanding of stewardship is not a necessary ingredient in fund raising.

Throughout the years, people have brought varying amounts of money or "in kind contributions" to the church. This meant for women with their egg and butter money it was a fairly regular weekly activity. For wheat farmers in the mid-west it was more of a yearly offering. For people who got paid on a weekly basis their church giving was also that way. Likewise those who were paid on a monthly basis made their contributions monthly. The form of the gift also paralleled the forms people were using in their secular lives. When people used the barter system, gifts to the church were usually "in kind." As the monetary system became more stable, people began to use it more consistently and the church received more cash offerings. Next came a widespread use of the checking system and many people used checks for their offerings. Now that

we are in another transition stage in regard to currency and computerization, the question is being asked more and more, "How will we use this new technology in the giving of our offerings?" There are already churches that are using many of the new technologies such as automatic bank transfer. What develops in the next five to ten years may have a major impact on the church's financial support.¹

As can be seen, the church searched throughout most of its history to find adequate and acceptable methods to finance its work. Much controversy has surrounded the various methods employed. As the economy in the world changed the church had to change its methods. In the American Churches especially, much time has been spent searching for a method that would work and educating the clergy and laity in its practice and motivation.

¹Raymond B. Knudsen, New Models for Financing the Local Church (New York: Association Press, 1974)

Chapter 3

HISTORY OF STEWARDSHIP MOTIVES

IN THE CHRISTIAN CHURCH

Christians in the 2,000 years from the Apostolic Age to the present have responded to God's call to stewardship from a variety of motives . . . ranging from sacrificial commitment, the desire to earn salvation, obedience to ecclesiastical and civil laws, and social pressures to conscious and unconscious fears.¹

At times giving money to the church was a symbolic act. At other times it was practical. Sometimes the gifts were spontaneous; sometimes planned. Some gifts were seen as acts of worship; others as tax-like obligations. In some periods more than others the need for finances determined the motives. Often what happened in practice did not fulfill the ideal expressed.

EARLY

In the Apostolic church there was great diversity as needs differed. They began to formulate a Christian apologetic that was distinct from the Jewish faith, but a unified approach and understanding took time. Many Christians in Jerusalem, believing that the return of Christ would come at any moment, had abandoned their occupations for the work of the church. Others, coming from other areas to join, had sold what they had and were living off their capital. As their funds were depleted those who still had property were moved to sell some of it and

¹Wallace E. Fisher, A New Climate for Stewardship (Nashville: Abindgon Press, 1976) 74.

place it in the common fund.¹ The financial crisis came quickly. This small community who had lived together as a family now needed help from their relatives in the faith. Paul and Barnabas were in Jerusalem for the Apostolic Council when the needs became crucial. Paul and Barnabas, seeing the great needs, being grateful for the acknowledgement that Gentile Christians were free from the requirements of the Mosaic Law, and wanting to show unity between the Jewish and Gentile Christians, had promised to "remember the poor."² As he spent the next two years raising money, Paul tried to show the churches in Macedonia, Greece, Asia, and Galatia that their financial caring proved "the reality of the love which binds all Christians together."³ For him the gift willingly given and joyfully received showed real thanksgiving to God. It gave tangible evidence that their faith could transcend barriers of race, culture and long standing feuds.

Paul often reminded the churches of their own generosity and that of others when he asked for more. He reminded them, too, that Jesus Christ had been rich, but became poor for their sakes.⁴

In addition to caring for the Christian needy, the early Christians supported the apostles and other traveling missionaries. These people were in need, but they also received care based on Matthew 10:10 where Jesus had indicated the laborer is worthy of his hire. Paul did not always receive support from the churches, but he expressed gratitude when he did and reminded those he was serving that gifts from others had

¹Acts 2:45

²Galatians 2:10

³Nils Alstrup Dahl, Studies in Paul (Minneapolis: Augsburg, 1977) 31.

⁴II Corinthians 8:9

enabled him to be where he was. In I Corinthians 9 he makes it perfectly clear that he believes the Lord ordained that those who preached the Gospel should receive their living the same way.

Similar evidence concerning stewardship motivation can be found in I John. There it is said that faithful stewardship was the test for the acceptance of love. It was Christ who loved us and we in turn must love our brothers and sisters. "If one is rich and sees another in need, yet closes his heart against him, how can he claim that he has love for God in his heart?"¹ Love must show itself in action.

As a general rule it can be said that giving was generous during this early stage. People viewed this as a way of expressing their own gratitude for God's grace which had been so freely given in Jesus Christ. Not only did it determine their financial giving, but their whole life style. "Their loyalty to Christ and their desire to share his love with others was the power in their giving not only money, but self."²

The Didache illustrates this. It called for first fruits giving on the basis of principle rather than to meet a specific need. It suggested that this giving was to honor God and to show gratitude for the gifts God had given. The Lord had ordained this, it said, and if honored all you possessed would be blessed.³ The church lived much longer in the world than it had imagined would be necessary. Attitudes around it changed and it grew numerically. Institutional needs developed which changed the complexity of the financial needs. As the

¹I John 3:16-18

²Fisher, p. 75.

³C. Taylor, The Teaching of the Twelve Apostles with Illustrations from the Talmud (Cambridge: Bell, 1886) 134f.

scope of the mission enlarged, the financial needs increased. As the congregation increased in size, the family setting and financial style no longer fit. The need of individuals to respond to God's great gift was joined by increasing needs for finances to do God's work. The world changed, the church changed, and the response changed.

As the church experienced persecution the question of discipline became a real concern. It had always been accepted that every member would contribute to the "building up of the congregation." The organization was a very close knit family-community. What then was to be done when a member renounced the faith under persecution? What should be done about other infractions of agreed upon standards? Two concerns existed; protecting the church from contamination, and restoring the sinner. Discipline of some sort seemed necessary for salvation.¹

As early as the days of Tertullian and Cyprian, a serious sin involved separation from the church. Readmittance was by public confession before the congregation in addition to actions that demonstrated true repentance. The specific actions were prescribed by the congregation. Usually they were fasting and almsgiving. If the prescription could not be carried out, it was possible for a substitution to be given.² Many believe this to be the beginning of the indulgence system. "Very early in the Christian Church the sacramental value of good works was strengthened because of the influence of the Old Testament concept

¹James W. May, "From the Early Church to Wesley" in E. A. Briggs (ed.) Theological Perspectives of Stewardship (Evanston: General Board of the Laity Division of Stewardship and Finance, 1969) 77.

²Thomas M. Lindsay, A History of the Reformation (New York: Charles Scribner's Sons, 1906), I, 218-19.

of 'righteousness'."¹ Without either the Apostle Paul or someone of his standing or New Testament scriptures which were generally unavailable, the leaders of the day began to rely on the Old Testament more and more. The writings of the Apocrypha also upheld the concept of good works having saving power.² Luther Powell tells us that this belief became so strong that "righteousness" became synonymous with "almsgiving."³

"In the Middle Ages salvation on merit had become the primary motivation for giving to the ecclesiastical establishment."⁴ The world was no longer seen as good, rather it was to be lived through to get to the future salvation. It was a time when one could "pile up" good works and merits. This did not however eliminate the concept of grace for any merit which was gained because of the grace of God.

As time went on the needs for finances increased. Sometimes this was because the work increased, but more often because the perceived need of the religious leaders increased. These needs seemed to push the concept of merit to its extreme. People were encouraged to leave large legacies to ransom their souls from purgatory. Merits became something one could store up for future sins. In fact, one could even put God in debt by these future payments.⁵ One could also earn

¹Luther P. Powell, Money and the Church (New York: Association Press, 1962) 54.

²Tobit 4:8-11; 12:9; Wisdom of Sirach 3:30

³Luther P. Powell, "Stewardship in the History of the Christian Church" in T. K. Thompson (ed.) Stewardship in Contemporary Theology (New York: Association Press, 1960) 78.

⁴Fisher, p. 75.

⁵Philip Schaff (ed.), A Select Library of the Nicene and Post Nicene Fathers, 1st Series (Grand Rapids: Eerdmans, 1952-1956), XI, 384.

merits for another. For example, a man who had already earned enough merits for his own salvation might be encouraged to earn merit for family members who had gone before and might still be in purgatory.¹

By the time of Thomas Aquinas it was fairly well accepted that the church could sell merits. The merits of Christ and saints had formed a storehouse of merits from which the church drew. Aquinas accepted this concept and included it in The Summa Theologica.²

MIDDLE AGES

The giving in the Middle Ages as described here was similar to the Old Testament's burnt offerings and sacrificial worship. Another type of giving was also used heavily during this period. Tithes and other legal taxations were demanded by both civil and ecclesiastical authorities. The radical response to the gospel as seen by the early church was replaced with a legalistic spirit. Voluntary giving by believers was replaced by compulsory giving by all people. The church of the Middle Ages unlike the early church had to deal with a "Christian society" beyond itself. It was responsible for the economic and political world beyond its own walls.

Jerome (345-420 A.D.), Ambrose of Milan (340-397 A.D.), Augustine (345-430 A.D.) and John Crysostom (345?-407) all advanced the case for tithing. In the early church tithing was only thought of as part of

¹Pope Sixtus IV (1471-1484), Bull of 1476. See B. J. Kidd, Documents Illustrative of the Continental Reformation (Oxford: Clarendon Press, 1911) 3.

²Aquinas XVIII, ques 13, art. 2, 213-215; ques 25, art 1, 309.

the Jewish record. The generous giving of early Christians in response to the gift of Jesus Christ far surpassed any Jewish precedent. But in the Middle Ages giving was so low that the Old Testament scriptures concerning tithes and the Matthew and Pauline texts concerning a living for the "clergy" were brought out. The laity were told that a tenth belonged to God and if one did not give to God what was God's, the nine-tenths remaining would be taken away.¹ Thus the tithe was heavy on the conscience. It was an obligation and necessary for either pardon or reward. It was the foundation above which alms could be given (out of the nine-tenths) for merit. It and more were necessary for entrance into heaven.²

The use of the tithe and all the other tax-like income did help pay for the Crusades and other special needs, but most importantly, it helped to insure the permanent support of the clergy. Even with all the reasons for supporting the church and all the rationalizations using distorted scriptures which attempted to justify these taxes, the people resisted. Finally civil laws were enacted to require payment. Either people paid or civil authorities confiscated their property or sometimes jailed them.

REFORMATION

Although the Reformation itself was partly a response to the

¹Ambrose of Milan cited in William Smith and Samuel Cheetham (eds.) A Dictionary of Christian Antiquities (Hartford: Burr, 1880), II, 1864; and Augustine in Nicene and Post Nicene Fathers, 1st Series (New York: Christian Literature Company, 1893), VIII, 668.

²Chrysostom cited in Nicene and Post Nicene Fathers, X, 395-96.

financial abuses in the church, it did little to produce a new or better program of financial support. The Reformation on the continent had been primarily motivated by religious concerns. At first, Luther accepted most of the old financial system including indulgences. The selling of indulgences, he always thought, was wrong. Later he came to believe that the entire doctrine was wrong.¹ Of course the doctrine of justification by faith had swept aside the financing through alms, works, prayers, and pilgrimages. The voluntary principle was stated, but it was usually overlooked when it came to implementing some system of church support.

It is true that Luther encouraged an organization based on financial self-support with congregations free to choose their own minister. The political and social unrest, however, seemed to make it impossible to carry out. Luther's concern for the church's survival caused him to look to the secular authorities to provide compulsory church support. The intimate union of church and state seemed necessary.²

The question of a tithe also arose in this period. The peasants opposed it, but said that if tithing were to be used it must conform to the biblical descriptions in the Old and New Testaments. To them that meant a tithe was only of the "grain" and it was to be used to help the poor and to support the pastor.³ Zwingli said tithes must be voluntary because they were not commanded in scripture.⁴ All in all, most groups encouraged tithing with the rationale that in the ideal, fully committed Christians would give without "law," but in reality, people are sinful

¹Powell, pp. 66-67.

²Thompson, p. 110.

³Powell, p. 72.

⁴Lindsay, II, 31.

and not fully converted so some "law" is necessary. When Christians are still caught in self-centeredness, the law can help them move into the life they would willingly live as full Christians. The tithe was not rigidly enforced, however, because the church owned lands brought in most of the necessary financial support.

There were several groups on the continent who disagreed with the church-state union and with any compulsory support. These were the Anabaptists, Quakers, Brownists, and Separatists. The pilgrims who settled Plymouth in 1620 carried these beliefs with them.¹

The reformation in England developed from political and economic motivations quite different from those on the continent. The Pope had seen England as a wealthy new land from which riches could be gained. When the break came, a great deal of income was lost, but fewer expenses were also incurred. Just as on the continent, people voiced the voluntary giving principle. In practice they continued to choose the tithe as the necessary means of support for the clergy and the church. Its use was justified by saying that the early church used a tithe for support of the clergy and the needy. The system in England was very complex. What things were to be taxed and who would receive the tithe made many good disputes and court cases. The manner and form of payment were usually decided in each locality based on a mixture of local custom, civil law and ecclesiastical canon. Unlike the continental governments, England strictly enforced the tithe. A uniform understanding of the tithe finally came in 1925.²

The tithe had originally been divided among the bishop, church

¹Powell, pp. 72-73.

Ibid., pp. 68-76.

property upkeep, the poor, and the resident pastor. As years passed the clergy took all this income as theirs leaving church property in very bad condition. Some concerned lay people voluntarily began fixing it up. Soon this voluntary aid developed into a compulsory church rate or tax. After the reformation, when property was in great disrepair, many people asked for this tax. Those who did not belong to the state church were angry. The state ruled that all citizens had to pay anyway because every individual was "by necessity " a member. The rate was not much in financial terms, but it was very unpopular. It violated the voluntary principle of support for which a growing number of people were willing to suffer. Here again, the church had decided upon a method of support based on past custom and needs rather than on its theological beliefs.¹

John Wesley is a notable exception to the English reformers. He believed strongly in the voluntary principle of support. He encouraged his laity to "gain all you can, save all you can, and give all you can."² He urged the small weekly meeting groups to give a penny a week plus clothes and other gifts to the poor. Most of these people were poor, but they gave generously. For Wesley, the incentive to give was from love of neighbor and love of God. It was therefore necessary for the gifts to go directly from the giver to the receiver. The spirit in which the gift was given and the relationship between persons was all important. "For Wesley stewardship was no peripheral virtue, but rather

¹Lord Stanley, "The Church Rate Question Considered," Edinburgh Review, CIX (January 1859), 35.

²John Wesley, Wesley's Standard Sermons (London: Epworth Press, 1935), II, 311, Wesley's diary 1 August 1790.

the first command of obedience to God and the final expression of Christian love."¹ This doctrine which was oriented to the individual had its merits to be sure, but it did not speak to the basic problems which created the needs.

UNITED STATES - EARLY

In the American colonies, the two opposing philosophies of support, voluntary and compulsory, were introduced. The royal colonies all used taxation for a time, although there was resistance. As the separation of church and state emerged, it became evident that the churches must now govern and support themselves. By 1830 this separation was universally accepted.²

During the early years in American, Christian stewardship was very low. The systems of compulsory support had destroyed the pattern of voluntary giving. Even in denominations like Baptists, Disciples, and Methodists which advocated it, voluntary giving was low. The tithe was seldom advocated because of its negative association with compulsory tithes of the past. Individual churches and denominations independently explored ways to financially undergird their work. At different times the laity were faced with a variety of reasons to give: guilt, shame, self-interest, pride, class consciousness, gratitude and the church's financial need.

"When Sunday offerings or collections were introduced in American churches, they were designated for specific objects and were taken

¹Frederick A. Norwood, "From Wesley to World Council," in Briggs, p. 92.

²Ibid.

on special occasions."¹ "Table money" for the poor was collected at the time of Holy Communion. In some churches annual charity sermons with an offering following were encouraged. Special designated offerings were often received on special days like Thanksgiving. The Christian Church had a Children's Day so that the Sunday School could contribute its special mission offering.² Almost all of these financed special causes rather than financing routine expenses. The regular expenses were often collected apart from the services of worship.³

Just as the church was finding its way under a new voluntary support system, appeals from the growing missionary movement came. Garrison and DeGroot report that more than half of the support for the Christian Church missions during this time was obtained by "emotional appeals at the annual conventions, and the rest of it in the churches on special 'days' by similar methods. . . . The system of raising missionary money by auctioneer methods, supported by high pressure campaigns through the papers for a few weeks before the [convention offering] 'day,' had reached the point of diminishing returns"⁴ by the turn of the century, but the special days remained in some form. Many voluntary societies--some religious and some secular--also came to churches asking for financial support. Appeals became so numerous that it seemed that support for buildings and ministers might again be lost. Emotional

¹Powell, p. 135.

²W. E. Garrison and Alfred T. DeGroot, The Disciples of Christ: A History (St. Louis: Bethany Press, 1948) 370.

³Powell, p. 136.

⁴Garrison and DeGroot, p. 371.

appeals could bring in a great deal more money, but the long range effect on the church was debilitating until some regulations were established.

UNITED STATES - 20th CENTURY

Some missionary groups did see the need for regular and consistent giving. Groups related to the Christian Women's Board of Missions of the Christian Church established in 1874 had dues and gave consistently to their mission work.¹ By the early 1900s many groups within the Christian Church saw the need to have cooperative and habitual fund raising rather than the existing competitive and spasmodic system. This encouraged the adoption of a budget system supported by an "every-member canvass" for subscriptions to both local and combined missions. These were usually received during the weekly worship services.²

A stewardship movement developed alongside this missionary movement. It is generally accepted that the growth of the missionary societies played a central role in the development of the stewardship movement.³ As the stewardship movement began to grow, it became clear that there had to be a place in the church for both "heart and head" giving. The time for church budgets and unified giving had arrived.

Preachers in the mid 1800s became interested in the stewardship theme. The principle of voluntary support was examined in great detail.

¹Guin Ream Tuckett, A Mini History: The Christian Church (Disciples of Christ) (St. Louis: Christian Board of Publication, 1974), p. 16. Note: By 1974 this group accounted for 57% of the total mission funds for this church.

²Garrison and DeGroot, p. 428.

³Briggs, p. 92.

Time, talents, influence on others to give to the church, and mission needs around the world were greatly discussed. Even with all this attention to the topic, they never got beyond the individual's responsibility to give to the social responsibility which the Social Gospel espoused in the 1900s.

Different systems were tried for the support of the pastor. In some the congregation provided the support for the minister and sometimes the family. In others no support was given. Mission pastors were often supported by individual churches or associations. Some religious groups had many controversial meetings about minister's support.

Alexander Campbell, who was concerned about the commercialism of the ministers of his day, spoke out against a "hireling Clergy."¹ Campbell and many who followed him developed a system of support by farming, teaching, practicing medicine, and publishing. This system broke down as the economy changed and rich cheap farm land was no longer available. By the mid-1800s there was little wild game for ministers' families to live on during the preacher's long absences and the farms now needed full time attention to produce.² As the American public school system developed the demand for private schools decreased and many ministers were no longer able to support their families through teaching. Many older ministers had to rely on their children or well-to-do friends to survive. Campbell then came to regret what he had said. He felt he was misunderstood saying that there was a distinction between preaching for pay, and accepting a living in order to be free to devote

¹William Martin Smith, For the Support of the Ministry (Indianapolis: Pension Fund of Disciples of Christ, 1956), pp. 15-21.

²Ibid., p. 22.

one's time and strength to preaching. For many lay people this was too fine a distinction to grasp.¹ In spite of that there was increasing concern about ministerial support among Campbell's followers by the late 1800s.²

Francis Asbury dreamed of a nationwide ministry where all ministers would be supported equally. He set a maximum amount a minister should receive. His concern was that the minister and his family might become too proud and rich. Attitudes like Asbury's and Campbell's are still being encountered as church leaders try to teach stewardship concepts.

In the late 1800s and early 1900s two ideas became prominent, the Gospel of Wealth and the movement to recover the tithe. "Wealth is a reward for virtue and poverty is the result of sin" was heard in many pulpits. Numerous lay groups emerged giving testimonies and printing tracts about what tithing had done for them financially. A new tenet, "tithe and you shall prosper," was eagerly accepted in this new world where the dream of rags to riches was so prominent in the society. Those who were in poverty were generally believed to be there because of their sin.³ All one had to do in America, it was believed, was to be determined, to work hard, and to carry through on what one began, and God would bestow the reward of great riches. Thus wealth was inevitable if one were pious and hardworking. During this time advocates of tithing often quoted Malachi 3:8-12:

Will man rob God? Yet you are robbing me. But you say, 'How are we robbing thee?' In your tithes and offerings. You are cursed with a curse, for you are robbing me; the whole nation of you.

¹Ibid., p. 22.

²Ibid., p. 30.

³Briggs, p. 95.

Bring the full tithes into the storehouse, that there may be food in my house; and thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down an overflowing blessing. I will rebuke the devourer for you, so that it will not destroy the fruits of your soil; and your vine in the field shall not fail to bear, says the Lord of hosts. Then all nations will call you blessed, for you will be a land of delight, says the Lord of hosts. (RSV)

It expressed their four basic tenets in a nutshell. They were: God built tithing into the very structure of creation; God tells us to tithe in the Bible; we are robbing God if we do not tithe; and we are promised a reward if we tithe. These were very convincing arguments at that time.

In the next generation this view of wealth and poverty seemed too simple. The 1930s and 40s were a time when social forces were dominant. Life seemed more complex than individual accountability allowed. The adherents of the Social Gospel were bringing new questions to the area of stewardship. Increased concern for social problems demanded that those who "had" needed to share what they had and bring change for those who "had not." Dissatisfaction over undisciplined giving increased. The laity became even more involved and the principle of tithing was more strongly endorsed. The fact that a strong missionary movement continued and that many more Christians were viewing the Old Testament commandments equal to the New Testament ones aided the process.¹

The great depression of the 1930s had its impact on the churches' stewardship. Church members had lost much of their property and savings. No longer was pietism and hard work a guarantee of wealth. No longer could the laity give without it hurting. Those who were the givers to the needy had now become the needy. Out of this secular change, as had happened in the past, came more experimentation. The need of the church

¹Ibid., pp. 19ff.

rather than the response of the individual to the gift of salvation became the primary motive for these plans. In rural areas the Lord's Acre Plan¹ was something everyone could help "do." The city equivalent to this was the Lord's Hour Plan. Maybe the Christians could not do something to guarantee wealth for themselves, but at least they could do something to keep the church and its programs alive. In the depression days and in many mission areas this plan was perfect. Once the cash economy was back on its feet the motivation seemed to disappear.

Throughout most of this period the peripheral fund raising continued. Special groups in the church, women's fellowships, men's fellowships, youth fellowships to name a few, would sponsor a "fund raising activity" which eventually involved the whole church and often neighbors and friends. People who had given all they could possibly afford to give through the regular channels of the church always seemed to find a little extra for the youth car wash or the church social. Some were quick to buy a raffle ticket where they might get a lot for a little. In some churches get rich quick schemes for individuals or for the church were appealing.

The merchandizing schemes, business enterprises and lotteries have been used to get additional funding for the church. Throughout their history, however, people have questioned their usage. They have indeed raised money for the church, but they also created competition for local businesses under a tax exempt status. They created social activities that were passed off as fund raisers that would lessen the burden of the giver. This gave the impression that giving was a burden

¹Powell, pp. 165-67.

not a joyful response, a punishment rather than an expression of the faith. To the community at large it gave the impression that though the message they proclaimed was the greatest news on earth, her business activities were the only thing that could insure her existence.¹

The next logical step for the church to take was to reflect. For years stewardship had been reactive to the events of the world. In the stewardship movement in the early 20th century Christian leaders began to call for a new theological understanding of stewardship with actions to follow. This search and questioning is going on at the General and ecumenical levels to this day. More work needs to be done. Discussions between the American church which has relied heavily on voluntary contributions and European churches using state support are being held. Within the view of the stewardship movement this work will never be completed because for them stewardship has always been applied or practical Christianity.

A changing world then meant a changing understanding of what it was to be a good steward. Increasingly, stewardship which related faith to life did not just deal with the question of financing the church. The whole of life was its responsibility. Thus, when one conducted a stewardship campaign it had to involve fund raising, yes; but there also had to be consideration of how funds were raised by the church and individuals and how they were used by both. For those deeply involved in the American stewardship movement in the mid 1900s, the "whole of life was a trust from God to be used for the advancement of

¹Many books like the following have been written on this topic: Frederick Ernest Johnson, The Church as Employer, Money Raiser and Investor (New York: Harper & Row, 1959); and Bruce Morgan, Christians, the Church, and Property (Philadelphia: Westminster Press, 1963)

the kingdom."¹ With God as the owner of all things and people as the stewards,² they had to be held accountable. How one used individual power, influence, and resources were all important. This was an early expression of the 1970s stewardship approach to world hunger and other related global concerns. Critics of this approach said that it was too much of a mental exercise, a "willing" or head approach to giving and living. "Could it be," they said, "that stewardship had become the cause of the Christian life rather than the result of it?" Others said that God had given humans the world and had given up ownership. People, then, have had the right to say yes or no to a relationship with God which affected how they viewed and used money. They believed the basic stewardship question to be, "Am I in community with God and my neighbor?"³

The American churches had by the mid 20th century made a great contribution to the broader understanding of stewardship.

They made plain that the issue is not one of peripheral almsgiving or good works, but one which marks the whole nature of the church as Church--that is, God's people gathered for service to the world, not an established institution to be served by the world.⁴

Fundamentally they supported the principle of voluntarism and self-support. This giving could, they said, be motivated by thanksgiving,

¹Robert E. Cushman, "Twentieth Century Development in Stewardship" in Briggs, pp. 108-112.

²Charles E. Dietze, God's Trustees (St. Louis: Bethany Press, 1976) is one example of this currently popular belief; another is Helge Brattgard, God's Stewards, A Theological Study of the Principles of Stewardship [Minneapolis: Augsburg, 1963]

³A major exponent of this view is George Suidy. His book on the subject is scheduled for publication by the Commission on Stewardship of the National Council of Churches of Christ in the U.S.A. in 1983.

⁴Norwood, p. 98.

support for the clergy, care for the poor and needy, concern for spreading the gospel, and obedience to God. They recognized that at times the motivation came from ego needs rather than institutional needs or a Christ-centered response.

In the 1950s the American church began to have discussions with the church around the world. The third world countries reminded all that were present at these various meetings that much of the world is poverty stricken. They suggested that giving should not be just out of gratitude, but also out of repentance.¹ This reminded the American church leaders that a whole strand of their own country's stewardship history was missing. Gradually they have looked to the United States churches in poverty areas and to ethnic churches for additional insight to place along side that gained through their own histories and that history from around the world.

Leaders of the church including some very devoted laypeople have searched for clear theological motivations to inspire voluntary giving, but little of this has filtered down into the local church where the theoretical encounters the practical. While these United States leaders, with varying degrees of success in the 20th century, tried to motivate the church as a whole to their kind of stewardship; they also went to the grass roots to find out what in practice was motivating them in the 1960s. They knew that decisions were arrived at through a complicated series of motivating forces. They also knew that historically these forces included such things as "love," "others"

¹Ibid., p. 99. Note: "When we give for the sake of our faith, we should remember how deeply we ourselves are involved in the suffering of mankind, how frequently our own business and social activities contribute to a most unstewardly relation to our fellow man."

needs," "obligations," "self-preservation," "status," "guilt," "fear," and "childhood training." They discovered that United States Christians are motivated most in their current church giving by "gratitude to God," "an expression of worship," "the privilege of sharing," "an obligation," "love for others," and "the needs of the church for money." Conversely their motivation not to give came from "money used [instead] to provide the good things of life," "money used to meet extra family obligations," "irregular or unpredictable income," "unemployment," "money used for education," and "giving charitable money to non-church causes." It seems the amount of money given was controlled by "income," "church needs," "biblical teaching," "amount left after meeting family obligations," "frequency of participation in church activities," and "guidelines given by the church."¹ Now in the 1980s, church leaders are again asking, "How can we keep the church solvent?" and "What really is stewardship?"² Inflation erodes the church's supply of money. Local churches seem to be keeping control over a greater percentage of their money. Electronic churches plus a large number of philanthropic causes are competing with mainline churches for dollars and volunteers. Emotional appeals to keep doors open, to feed the starving, and to spread the gospel, appear along side rational appeals to examine one's budget and lifestyle so that regular giving can be accomplished in line with one's values. All groups seem to be looking for new fund raising methods and motivations.

¹Douglas W. Johnson and George W. Cornell, Punctured Preconceptions (New York: Friendship Press, 1972) 111-47.

²Constant Jacquet, Jr., Nordan C. Murphy, and Bertie Meeker, Church Financial Statistics and Related Data 1980 (New York: Commission on Stewardship of the NCCCUSA, 1980)

This history of motivations has shown where we have been and where we are. As Luther Powell says, it is up to us to benefit from this information. As new methods and motives for fund raising and other stewardship activities come before us we can evaluate them on the basis of the past. We can ask if the motivation is Christ- or self-centered.¹ We can hold up the truth that "where your treasure is, there will your heart be also."² We can look to the future stewardship of Christians with great expectations.

¹Powell, "Stewardship," p. 125.

²Matthew 6:21

Chapter 4

"FIRST FRUITS" ACTS and MICR OPERATING SYSTEMS

Since the early 1900s changes have been taking place in the financial world that are just now beginning to affect the way churches are collecting their operating funds. These changes will not dictate the motivation for giving nor will they change the definition of Christian stewardship. They can, however, as the initial test programs show, provide a system for collection that will enable people to give based on their values and pre-planning. In this section we will examine one of these collection systems that was piloted in the mid-seventies by the Commission on Stewardship of the National Council of Churches. We will also describe the changes in the banking world which spurred its development.

'The world is moving so fast these days that the person who says it can't be done is interrupted by someone who is doing it.' This expression at a recent banking seminar is lived out each day as the financial institutions of the world adjust to change brought about by modern technology being combined with better, more convenient services for customers. Such changes mean that our money concepts change as well.¹

Fifty years ago most employees would receive their total pay in cash at the end of every week. They would take their money to markets and shops having full discretion over how it was spent. Since that time, bi-monthly paychecks have become the norm with many people making the

¹William Miller, "Money Talks a New Language," Journal of Stewardship, XXXI (1978), 14.

bank their first stop so they can deposit their pay in their personal checking account. A growing number of people are having their pay deposited directly into their checking accounts after federal, state and local taxes, Social Security payments, health care plan payments, and insurance payments have been deducted and paid directly by the employer. The banking world believes more and more people will be taking advantage of direct payment systems in the future. Movement to such a system will be helped along by its convenience for the employee and the fact that it is less expensive for the bank.

As more and more people used personal checking accounts to transfer their money, the work of the banks increased. More workers were needed to handle the increased paperwork load. It was generally accepted that each check had to be handled about fifteen times before a transaction was completed. As the workload increased the chance of errors increased. Banks, seeing the need for a less expensive and more accurate system, began to look at the new technologies that had been developed and were being used by a variety of companies including the insurance industry.

For a long time insurance companies had used pre-authorized payment plans in which automatic deductions were made at designated intervals from one's account. These deductions occurred only after mutually acceptable documents of authorization had been signed by the account holder for both the financial institution and the receiving insurance company. This process was accomplished by the insurance company making out the required "check" for each pay period and depositing it with their bank. The next logical step, electronic transfer of funds, came in this system with the development of computers.

In the 1950s computer technology was advancing rapidly. Companies developed computers with the capacity to communicate with each other. When the technology had sufficiently advanced, banks switched from manual accounting to computer accounting. Once computers were operational in banks all across the country, it was possible to move funds from one institution in California, for example, to another one in New York in a matter of seconds without the use of paper. This was called Electronic Funds Transfer.

EFT SYSTEMS

The electronic movement of funds is used today in various ways:

1. Many employers offer their employees direct deposit of their "paychecks." Their accounts receive electronic credits without real cash or paper checks being transferred at all. A nationwide interchange network of Automated Clearing Houses (ACH) allows these transfers to be made to almost any financial institution in the United States.

2. Pre-authorized payments can now be made electronically on a pre-arranged schedule. Although most groups using this service have fixed amounts of money transferred, there are utility companies which use it with variables in both amount and date of collection.¹

3. Automated Teller Machines (ATM) allow a customer to transfer funds from a savings account to a checking account or vice versa by using a specially encoded plastic card. Cash can be dispensed and deposits accepted. These machines are typically located conveniently in

¹Betty B. Roeder, "EFTS for Automatic Payment of Water Bills," Journal of American Water Works Association, LXVIII: 10 (October 1976) 2619-20.

shopping centers or outside the banks for after hours transactions.

4. Point of Sale terminals (POS) are beginning to be popular with retail establishments. Here the customer presents a plastic card which allows the electronic transfer of funds from the customer's account. Many stores, especially grocery stores, have equipment which can transfer funds electronically, but do not plan to use that capability until more of the society has switched over to the cashless system.

5. Telephone payment systems (TPS) are the slowest to be accepted and used. In this system a customer signs an agreement to use this service, calls the financial institution when desiring to make payments, and lists the names and amounts of payments to be made. The financial institution then completes all these transactions electronically. Presently this system requires an employee at the financial institution to receive and process the information. Eventually this person will be eliminated and the transaction will be completed with a push-button telephone.¹

With the aid of these new technologies already being used in banking, insurance, and other concerns, the door now seems wide open for many other types of companies to use the pre-authorized payment plans without the time consuming check writing and bookkeeping of the 1950s. The initial authorization forms have been standardized, with a pre-notification form with a zero amount being required to set up the account correctly. The big difference is the lack of paper checks being

¹Services listed by Bank of America Business Services, 1450 Mission Street, San Francisco, California 94137 and American Bankers Association Slide Program on EFT.

printed and sent from one institution to another. The new system is not so bulky, time consuming, or expensive.

Some experiments are being carried out by bank and other companies in different parts of the country to see if the population is ready to use the new technologies to manage their money. One plan in Columbus, Ohio uses a television channel to exhibit and advertize products which can then be ordered and paid for using a pushbutton telephone.¹

Another system tried by a bank in Seattle used the home push-button phone to feed information into a computer so that bills could be paid electronically. It was discontinued after six months because the business community and the general public were not ready for the system.² Even though many tests indicate that the general public is not quite ready for the coming "cashless society," the components for such a system are being put into place. Leaders in the field believe we will not have any choice. Once the consumer faces a choice between a lower-cost electronic account and the increasingly expensive and less accurate checking account, the final change will take place.

Many Americans already are using electronic funds transfer without knowing the name or how it works. Raymond Knudson wrote in 1974 that the average person has discretion "over only 47% of his net income. Payroll deductions make up the difference."³ He believes the percentage

¹Sheldon D. Kaplan, "Electronic Funds Transfer," OC (April 1979) 44.

²Raymond B. Knudson, New Models for Financing the Local Church (New York: Association Press, 1974) 130-33.

³Ibid., p. 12.

will climb much higher quickly and the "cashless" society will be a reality. When that happens the amount of money given to the church will greatly decrease if it continues to come from the discretionary cash balance.

"FIRST FRUITS" ACTS PILOT

With the growing emphasis on electronic banking technology, stewardship leaders of the National Council of Churches saw a need for the church to test the use of this technology in the stewardship programs of the church. In 1975 under the National Council's umbrella, ten denominations joined in a pilot project aimed at testing the acceptance of automatic bank transfer procedures and at determining the potential impact these procedures might have on the mission of the church.

The pilot project called "First Fruits," ACTS (Authorized Contribution Transfer Service) was conducted from January 1, 1975 to June 30, 1976 in Philadelphia, Atlanta, Dallas-Ft. Worth, Kansas City, and Los Angeles. The Investment Data Corporation was contracted to service the technical aspects of the project. A remnant of this pilot project is still in place today and is being used by a few churches around the country.

ACTS was an innovative and futuristic method of transferring personal contributions to the mission of the church. It enabled participants to give a predetermined amount on a consistent basis. This process, coupled with a strong stewardship enlistment program, encouraged "first fruits" giving. This giving off the top gave participants a convenient system to carry out their Christian commitment.

ACTS was publicized through standard denominational structures. Once a congregation located in one of the chosen pilot areas came to know of the project it could participate. The first step was for the local church board, committee, or session to enroll the congregation. A letter had to be written to ACTS stating the intent of the congregation. In the return mail a packet of program materials would arrive with the church account number and other materials for conducting the program. The congregation then conducted its usual stewardship campaign in which ACTS materials and concepts were introduced. Members could then continue to use traditional giving methods or they could pledge through ACTS. The members who chose to give through ACTS were brought together for training in the procedure necessary to set up the automatic payment process for their pledge. Some time was also spent in discussing the stewardship principles involved in "first fruits" giving and in discussing the offering part of the worship service and how the participants in ACTS would be affected. Some people were given special envelopes with ACTS written on them to place in the offering, but most did not feel a need for such tangible expression of their giving in the offering plate after the first six months of the program.

After this meeting the participants were given a commitment/authorization card (Samples 1 & 2)¹ to complete. Sample 2 was used when designations were desired. Here they indicated the amount of money to be transferred from their account to the church, where their account was located, the account number, their name and address, and a validated signature. If the contributor's account was a checking

¹See samples beginning on page 62.

account, a blank, voided check (Sample 3) was attached; otherwise a Bankamericard or Mastercharge account number was sufficient.

Once these were filed with ACTS, the church regularly and consistently received the member's pledge until it was changed or cancelled. Samples 4 and 5 were the forms used to make any changes. Funds were automatically transferred from the member's account to the church's account. A monthly contribution remittance report was sent to the enrolled church plus an annual statement to each contributor. The contributor also had a record of all transactions on his bank or charge card statement.

The cost for this service was paid by the client, i.e., the church. These included ACTS service fees and bank card service charges when applicable. The cost averaged \$0.65 per transaction including the base fee and extra charges. These charges were deducted from money sent to the church by the ACTS servicing institution.

"FIRST FRUITS" ACTS EVALUATION

The response to this pilot project was very small. In some areas local congregations never heard of the program. In most areas it was low on priority lists and thus received a minimal amount of publicity and interest. Even so, a great deal was learned as the Evaluation Report indicates.¹

According to Douglas W. Johnson who evaluated the program, "the cashless society may be on its way but for some churches, it has a long

¹Douglas W. Johnson, An Evaluation of Authorized Contribution Transfer Service (ACTS) of the Commission on Stewardship, National Council of Churches of Christ in the U.S.A. (Ridgewood, NJ: Institute for Church Development, 1977)

long way to go."¹ Churches with greater numbers of younger, mobile, and professional people seemed to be more attracted to the ACTS system. Older people seemed more hesitant to give to the church in this new way even though they were familiar with automatic transfers since their Social Security payments often came via Electronic Funds Transfer (EFT). It seemed very important to them to take their envelope, or bundle of envelopes if they had been sick for a few weeks, to the church themselves.

Much of the literature promoting ACTS emphasized the benefits for the church and being prepared to live with the new technology of the financial world. Johnson found that local church leaders did not see the great benefits for the church. They were typically more concerned about the costs of administering the service. Those who were most successful in enlisting members stressed the benefits and service to the contributor especially with regard to planning, keeping their commitment, and making their commitment "off the top."

The Sunday worship offering time was not affected in any discernible way. This was partly because the number of participants was so small. For some, their sense of worship was enhanced by not having to worry about who in the family had remembered to bring a check or the offering envelope. These people often indicated they had a spiritual experience as they sat down at home to make their checkbook entry at the beginning of each month. In an evaluation interview one woman said she really felt like she was giving off the top because this was the first entry they made in their checkbook each month. For her it was a

¹Ibid., p. 9.

special time.¹

The ACTS program continued on a minimal basis after the pilot project ended. Those who joined the program during the pilot period stayed in the program, but few new accounts were opened. The use of the bankcard option was dropped when it became too expensive and few people were using it. The Investment Data Corporation was disappointed in the number of users and dropped the account as soon as the contract allowed. MICR Data Inc. picked up the contract, but discontinued the two services of the annual report to the contributor and the monthly reports to the church. Instead of one amount being electronically transferred to the church's account, a package of checks arrives in the mail (sample 7). The church must then prepare their deposit in the usual way. The cost for this service is still paid by the client (the church) as a base fee of ten dollars and a check fee of \$0.25; therefore cost per transaction varies with the number of participants (see sample 7).

Thus the service as it stands now continues to service the contributor by preparing the periodic check and sending it to the church along with all the other ACTS checks. But in terms of any significant progress this is little more than was done in the 1930s by insurance companies. The more advanced systems like the one used in the Pilot ACTS cannot be used cost effectively without greater participation.

One group's use of ACTS stands out and deserves special attention. The Reorganized Church of Jesus Christ of Latter Day Saints had

¹Interview with Bishop John Midgorden, July 22, 1980, at Snow Mountain Ranch, YMCA of the Rockies, during the National Council of Churches of Christ in the U.S.A. Stewardship Conference.

had the best response of any denomination. Bishop W. Hale Collins of the Los Angeles Ventura Stake reported in 1977 that a 50% increase in giving had occurred in the first year for their ACTS participants. He knew no other reason for this increase. He said, ". . . although they were faithful contributors [before the ACTS program], most of them never achieved the kind of regularity in giving that they intended or felt perhaps they were achieving."¹

The ACTS program was offered to the Reorganized Church members through the Stake (the middle judicatory level) rather than through the local ward (congregation). It was offered as a service that individual members might utilize. The majority of those who responded were professionals. Nearly all have stayed with the program for five years. Although some congregations had only a few participants the cost was kept low by combining all the participants in the stake under one client number. With one monthly fee for the service rather than seven or eight if each ward had enrolled, it was economically feasible for anyone who wanted to participate. This was easier to do in this church than in other denominations because the bishop in the Reorganized Church of Latter Day Saints is primarily responsible for stewardship and handles the finances for the stake.

Even though the program has worked so well for a few people, the Reorganized Church has not promoted the program. Some bishops seem to be afraid of the program; some do not understand it enough to promote it; and others are reluctant to begin something they believe will

¹Bishop W. Hale Collins, Letter to Bishop John L. Midgorden, dated May 23, 1977.

soon be discontinued because of the low usage statistics. Most seem to believe it will go on at a minimal level of participation until the society as a whole uses automatic funds transfer more extensively. At that time the original plan may be made operational again. When this happens the Reorganized Church will be one of the first to increase its participation.

Although the results of the church pilot project and tests by several banking firms indicate that the general public is not ready for electronic funds transfer to be used extensively, most financial experts inside and outside the church believe it will be the way of the future. Churches benefiting from a more consistent cash flow can practice better stewardship in the management of their money. With more reliable funds churches could easily band together in geographical areas to pay insurance bills, utilities, and other standard costs that would be cheaper in large accounts. The possibilities for the church seem great for the future, but for the present the service offered the church member must suffice.

MASTER LIST NO. _____

NAME _____

STREET ADDRESS _____

CITY _____ STATE _____ ZIP _____

I (WE) WILL GIVE \$ _____ MONTHLY _____ QUARTERLY _____

☐ CHARGE MY / OUR CHECKING ACCOUNT (ONE OF MY BLANK CHECKS MARKED VOID IS ATTACHED)

☐ CHARGE MY MASTER CHARGE ACCOUNT ☐☐ ☐☐☐☐ ☐☐ ☐☐☐☐

[illegible]

I (WE) WILL COMMIT _____ HOURS FOR _____

I (WE) WANT TO GIVE THIS TIME DURING _____

SIGNATURE _____

PLEASE TURN OVER

DEPOSITOR'S AND/OR CHARGE CARD CUSTOMER'S AUTHORIZATION TO HONOR CHECKS OR
DRAFTS DRAWN BY AND PAYABLE TO

AUTHORIZED CONTRIBUTION TRANSFER SERVICE

I HAVE HEREBY REQUEST AND AUTHORIZE YOU TO PAY AND CHARGE THE ACCOUNT NOTED CHECKS
OR DRAFTS DRAWN ON SAID ACCOUNT BY AND PAYABLE TO

IN THE CASE OF MY/OUR CHECKING ACCOUNT THERE MUST BE SUFFICIENT FUNDS IN SAID ACCOUNT TO PAY THE SAME ON PRESENTATION. SUCH CHECKS OR DRAFTS WILL BEAR MY/OUR PRINTED NAME AND I/WE AGREE THAT YOUR RIGHTS IN RESPECT TO ANY SUCH CHECK OR DRAFT SHALL BE THE SAME AS IF IT WERE A CHECK OR DRAFT SIGNED PERSONALLY BY ME/US.

WE FURTHER AGREE THAT IF ANY SUCH CHECK OR DRAFT SHALL BE DISHONORED, WHETHER WITH OR WITHOUT CAUSE AND WHETHER INTENTIONALLY OR INADVERTENTLY, YOU SHALL BE UNDER NO LIABILITY OR OBLIGATION OF ANY KIND OR CHARACTER WHATSOEVER.

THE AUTHORITY IS TO REMAIN IN FULL FORCE UNTIL _____
HAS RECEIVED 30 DAYS WRITTEN NOTIFICATION FROM ME (EITHER OF US) OR UNTIL THE BANK
OR CHARGE CARD COMPANY OR _____ HAS SENT ME WRITTEN
NOTICE OF THE TERMINATION OF THIS ARRANGEMENT

DATE _____ SIGNED _____

SIGNED _____

FOR ACTS USE ONLY

NAME OF BANK _____ BRANCH _____

ADDRESS _____ CITY _____

TRANSIT ROUTING NUMBERS ACCOUNT NUMBER

CHECKING ACCOUNT NAME

Sample 2: ACTS AUTHORIZATION CARD WITH DESIGNATIONS

Congregation Branch _____ FIRST FRUITS COMMITMENT

Name John Participant

Street Address 4821 Mill Drive

City San Bernadino State CA Zip _____

In gratitude for God's blessings, I/we will give as a FIRST FRUITS commitment to my/our church X monthly \$ 50.00

(Complete Authorization Form below)

X Charge my/our Checking Account (blank check marked VOID is attached)

I/we wish to designate each contribution as follows:

1 Local Operating \$ <u>20.00</u>	6 General Offering \$ _____
2 Local Building \$ _____	7 Oblation \$ <u>5.00</u>
3 Campground \$ <u>5.00</u>	8 Temple \$ _____
4 Other Local \$ _____	9 World Headquarters Development \$ _____
5 Tithing \$ <u>20.00</u>	

REORGANIZED
CHURCH OF JESUS CHRIST
OF LATTER DAY SAINTS

For office use only:
Congregation Account No. _____

Date 11/26 Signature John Participant

For the Congregation

Date _____

Name(s) _____

Street Address _____

City _____ State _____ Zip _____

Amount pledged \$ _____ monthly _____ quarterly _____

☐ Checking Account

DISCARDED

AUTHORIZATION CARD

Depositor's and/or charge card customer's authorization to honor checks or drafts drawn by and payable to

AUTHORIZED CONTRIBUTION TRANSFER SERVICE

I/We hereby request and authorize you to pay and charge the account noted checks or drafts drawn on and account by and payable to Authorized Contribution Transfer Service. In the case of My/Our checking account there must be sufficient funds in said account to pay the same on presentation. Such checks or drafts will bear My/Our printed name and I/We agree that your rights in respect to any such check or draft shall be the same as if it were a check or draft signed personally by Me/Us.

I/We further agree that if any such check or draft shall be dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability or obligation of any kind or character whatsoever.

The authority is to remain in full force until Authorized Contribution Transfer Service has received 30 days written notification from me (either of us) or until the bank or charge card company or ACTS has sent me written notice of the termination of this arrangement.

Date 11/26 Signed John Participant
Signed Mary Participant

For ACTS use only _____

Name of Bank _____ Branch _____

Address _____ City _____

Transit Routing Nos. _____ Account No. _____

Checking Account Name _____

For the Contributor

Date 11/26

I/We have promised to give to \$ 50.00 X monthly _____ quarterly _____

by ☒ Checking Account (My/Our VOID check is included)

Sample 3: ACTS SAMPLE VOIDED CHECK

John or Mary Participant,		578
4821 Mill Drive		
San Bernadino, CA: 96789		
		19
		<u>80-1703</u>
		1010
PAY TO THE ORDER OF	VOID	\$
		DOLLARS
First National Bank		776
Las Cruz Office		
San Bernardino, CA		
MEMO		
① 1010 17051 34 925 9		

Sample 4: ACTS CHANGES AND TERMINATION CARD

When a contributor wants to change any of the details of the contribution or wishes to terminate the contribution, the contributor can do so without difficulty or delay by completing the ACTS Change Form. (See illustration). Change Forms should be mailed in as soon as received. They will be effective within thirty (30) days of receipt by ACTS.

ACTS NUMBER _____	CHANGE FORM	DATE: _____
OFFICIAL USE ONLY	AUTHORIZED FIRST FRUITS CONTRIBUTION TRANSFER SERVICE	
CONTRIBUTOR NAME: _____		
	ACCOUNT NUMBER	<input type="checkbox"/> CHECKING _____ <input type="checkbox"/> MASTER CHARGE _____ <input type="checkbox"/> BANKAMERICARD _____

1. ☐ CHANGE MY ADDRESS TO: _____

2. ☐ CHANGE MY ACCOUNT NUMBER TO

<input type="checkbox"/>	CHECKING*	_____
<input type="checkbox"/>	MASTER CHARGE	_____
<input type="checkbox"/>	BANKAMERICARD	_____

3. ☐ CHANGE MY CONTRIBUTION AMOUNT FROM \$_____ TO \$_____

4. ☐ CHANGE MY CONTRIBUTION PERIOD TO ☐ MONTHLY ☐ QUARTERLY

5. ☐ TERMINATE MY CONTRIBUTION

* CHANGES IN CHECKING ACCOUNT NUMBER MUST BE ACCOMPANIED BY A VOIDED CHECK.

 SIGNATURE

Sample 5: ACTS

TRANSACTION FORM FOR AUTOMATIC PAYMENT PLAN

Name of Church _____

City Address _____

PLAN PARTICIPANT ACCOUNT NO. _____

CLIENT NO. _____

1. TO ADD A NEW PLAN PARTICIPANT TO THE FILE.
 - A. PRINT AN "A" IN THE TRANSACTION TYPE BOXES FOR LINES 0 THROUGH 6.
 - B. PRINT THE BANK INFORMATION FOR LINES 1 THROUGH 6 BY COPYING EXACTLY FROM THE VOIDED CHECK ATTACHED TO THE APPLICATION.
2. TO CHANGE ANY ONE OR MORE ITEMS OF INFORMATION ON FILE (EXCEPT IF PLAN PARTICIPANT IS CHANGING TO A NEW BANK, THEN SEE INSTRUCTION 3):
 - A. PRINT A "C" IN THE TRANSACTION TYPE BOX(ES) CORRESPONDING WITH THE ITEM(S) TO BE CHANGED.
 - B. PRINT THE NEW INFORMATION IN THE SPACE PROVIDED.
3. IF PLAN PARTICIPANT IS CHANGING TO A NEW BANK:
 - A. PRINT A "B" IN THE TRANSACTION TYPE BOXES FOR LINES 1 THROUGH 6.
 - B. PRINT THE NEW BANK INFORMATION FOR LINES 1 THROUGH 6 BY COPYING EXACTLY FROM THE VOIDED CHECK ATTACHED TO THE APPLICATION.
4. TO DISCONTINUE A PLAN PARTICIPANT:
 - A. PRINT A "D" IN THE TRANSACTION TYPE BOX FOR LINE 0.
5. TO REINSTATE A DISCONTINUED PLAN PARTICIPANT:
 - A. PRINT AN "R" IN THE TRANSACTION TYPE BOX(ES) CORRESPONDING TO THE ITEM(S) OF INFORMATION TO BE PLACED BACK ON FILE.
 - B. PRINT THE INFORMATION THAT WAS ON FILE BEFORE THE PARTICIPANT WAS DISCONTINUED.

FILL IN TRANSACTION TYPE CODE AND REQUIRED INFORMATION, AS INSTRUCTED ABOVE.

0	PLAN PARTICIPANT'S NAME	MONTHLY PAYMENT	REPORT DAY
1	NAME OF BANK		
2	BANK BRANCH OFFICE (ONLY IF PRINTED ON CHECK)		
3	BANK ADDRESS (CITY AND STATE ONLY)		
4	DEPOSITOR'S NAME (EXACTLY AS PRINTED ON CHECK)		
5			

6	BANK ACCOUNT NUMBER: PLACE BOTTOM OF CHECK ON THIS LINE	LINE UP SPECIAL SYMBOLS ON CHECK WITH CORRESPONDING SYMBOLS IN BOXES.
7	LAST CHECK DATE	
8	MONTH YEAR	

IF THE SYMBOL III APPEARS ON CHECK, INSERT A DASH SYMBOL (-) IN THE CORRESPONDING BOX.
 IF THE SYMBOL || APPEARS ON CHECK, INSERT A SLASH SYMBOL (/) IN THE CORRESPONDING BOX.

Send this completed form to:

Authorized Contribution Transfer Service
 150 Broadway
 New York, New York 10038

Sample 6: ACTS

THIS CHECK, WHEN PAID, IS YOUR RECEIPT.

5002 (8)
0052 (9)

FIRST NATIONAL BANK (1)
LAS CRUZ OFFICE
SAN BERNADINO, CALIF.

0508629 863214 (3)
123 (4)

PAY TO THE ORDER OF: (5)
ORANGE-SAN GABRIEL STAKE BISHOPRIC

02/01/77 (2)
\$50.00

CHARGE TO:
JOHN PARTICIPANT (6)
MARY PARTICIPANT
1010-1705 34-925-9/ (7)

MICR DATA SYSTEMS NEW YORK, N.Y.

Sample 7: ACTS

A C T S C O S T T A B L E

NO. OF CHECKS	BASE FEE	CHECK FEE (25¢/CHECK)	TOTAL FEE	COST/CHECK
20	\$ 10	\$ 5.00	\$ 15.00	.75
30	10	7.50	17.50	.58
40	10	10.00	20.00	.50
50	10	12.50	22.50	.45
60	10	15.00	25.00	.42
70	10	17.50	27.50	.39
80	10	20.00	30.00	.38
90	10	22.50	32.50	.36
100	10	25.00	35.00	.35

Chapter 5

HISTORY OF THE ROLE OF THE OFFERING AND THE COLLECTION IN THE WORSHIP SERVICE

One of the concerns of this project is that the popular view of the offering will hinder the church as it seeks to use new methods to finance itself. "Many free church worshipers, if asked to define 'offertory,' would say: 'The offertory is a musical number used to cover the noise made by the ushers when they are taking up the collection'."¹ This short sighted view reflects neither a historical understanding nor an appreciation for the link between offering and worship. This popular misconception also prevents the church from being open to using a wide variety of resources it has used in the past as well as new possibilities present in the future.

We have already seen that throughout most of history the church has not used the worship service to obtain its primary financial resources. This is still true for many churches outside the United States. In most U.S. churches, however, this has changed during the last century. For them the primary focus during the offertory is the funding of the church. A shift away from this could be facilitated by an understanding of the role the offertory has played in the history of worship.

¹John Skoglund, Worship in the Free Churches (Valley Forge: Judson Press, 1965) 93.

EARLY

In books on the history of worship the collection is almost a forgotten term. Likewise the offertory is seldom given much space. Except for the first century or so, theologians and historians had their attention directed to other parts of the worship. Yet throughout the history of the church the offertory was important to the laity. Here they had direct involvement.

During the first century the Eucharist was celebrated by each Christian bringing his/her own food. As time progressed and the meal became sacramental, people continued to bring wine and bread which they presented at the altar during the service itself to be shared by all. Whatever was left over was then taken to the needy or given to the clergy who were unsalaried at this time. In some places during this early period the deacons collected these eucharistic provisions at the door as people brought them. In this case the deacons brought forward enough bread and wine for the service during the offertory.¹ As this happened the basic character of the offertory began to change.

The ancient offertory procession was an offering of the people and their gifts before God much like the Jewish offering of a sacrifice (a freely given gift to the Giver of all gifts). In addition to bread and wine people brought other food, oil and wax. This symbolized the giving of themselves and was done more for the meaning than for the need for the gifts. The other financial needs of the church were taken care of elsewhere.

¹Richard M. Spielman, History of Christian Worship (New York: Seabury Press, 1966), 29.

Justin tells us that at the regular Sunday Service, as the people left the church house, 'those who prosper and who so wish, contribute, each one as much as he chooses to.' The money collected was used to care for orphans and widows in the Christian community.¹

This acted as a symbolic going out into the world as they left the worship experience.

From the fourth century to the middle ages very little changed in the basic shape and character of the service. Elaborate prayers and music were added to match the church buildings and splendor of the day, but the offertory remained the same.

MIDDLE AGES

In the Middle Ages the offertory procession gradually dropped out of the Mass. "The liturgical thought of the day tended to stress the Mass as a mysterious, divine gift of God, through the church and its priests, given to the people, rather than an offering of the people to God."² The active participation of the people in the offertory was no longer needed or desired.

REFORMATION

Then came the Reformers who were partially motivated by the financial corruption in the church. Luther became so concerned about the theology surrounding the offertory that he eliminated it entirely from the service. Cranmer in the 1549 PrayerBook kept the offertory but used it to stress the giving to the needy. One sentence was given to

¹Ibid., p. 30.

²William H. Willimon, Word, Water, Wine and Bread (Valley Forge: Judson Press, 1980) 54.

the presentation of bread and wine. By the 1552 Prayer Book even this one sentence had been dropped. This was a radical change from the early church where the reason for the offertory was the bringing of bread and wine. Finally in the 1662 Prayer Book the traditional eucharistic offering of bread and wine was once again part of the offertory although the major emphasis remained the giving to the needy.

UNITED STATES

"When Sunday offerings or collections were introduced in American churches, they were designated for specific objects and were taken on special occasions."¹ Only a few churches had weekly collections for "the support of the gospel" before the 1800s. Heavy reliance on the weekly collection during worship became a necessity in the American church. Many of the other ways of financing the church were no longer feasible.

The collection became a practical way of gathering needed funds. Although many worshipers in the American free church tradition now think of the offertory merely as a time of music when the collection is received, some may see it as a time of teaching and of expressing the financial needs of the church, or even a worshipful act expressing gratitude to God for what has been given. Few would make any connection with the giving of bread and wine.

There are of course exceptions in the American church. One example is The Little White Chapel of Burbank, California, a congregation

¹Luther P. Powell, Money and the Church (New York: Association Press, 1962) 135.

of the Christian Church (Disciples of Christ). They collect their offerings in a box as people enter or leave the service. This is just like the practice of some churches in the fourth century that Justin described in his writings. The earlier concept of offertory has not been restored in this congregation however, and even the pastor cannot find out why this method is used. No one knows when it was started there. It just is. An interim minister had them reinstate the collection into the service for the six months he was there. When he left they immediately went back to their system. It did not seem to make any difference in the amount of income they received. There are endowed churches in New England who also use this method.

As we have seen, the role of the offering in worship has not been consistent nor is it so today. It has ranged from bringing your own food for the shared meal to being non-existent. It has gone from symbolic giving to tangible giving. At times it has been a joyous, celebrative procession while at other times it has been a heavy duty. It has been the domain of the laity, but it has also been eliminated by the priest.

Given this perspective it may be easier to reevaluate the role of the offering in our churches today. Understanding that our current offering practice is a fairly recent phenomenon may free us to be more open to the use of current financial procedures that seem less conducive to worship experiences than our present offering. Such an openness might help us restore to the offering the dignity, honor, and meaning it deserves.

Chapter 6

QUESTIONNAIRE AND TABULATION

Very little has been known about the stewardship practices of the Christian Churches (Disciples of Christ) in Southern California-Southern Nevada. The only information that has been requested in recent years is that contained in the "Year Book and Directory" reports. These give information about membership, local church income and outreach giving.¹ Information about congregational stewardship methods, the giving patterns of church members, knowledge of and willingness to use electronic funds transfer by lay and ministerial leaders, and the personal use of electronic funds transfer by these same leaders was unavailable. Since this information was essential in determining the feasibility of using electronic funds transfer in the near future or even of preparing these churches for the changes occurring in the financial world, a questionnaire was developed.

In May of 1979 this questionnaire (Sample 8)² and a letter of explanation (Sample 9) were sent to all ministerial staff persons working in the Region of Southern California-Southern Nevada of the Christian Church (Disciples of Christ).³ This group included seminary

¹Year Book and Directory of the Christian Church (Disciples of Christ) (Indianapolis: General Office of the Christian Church [Disciples of Christ])

²All Samples are found on pages 81-84.

³This Region was enlarged to become the Region of the Pacific Southwest in the fall of 1979 and includes churches not part of this study.

students and a few lay persons serving in paid ministerial positions. The head of the stewardship department in each church received the same questionnaire but a different letter of explanation (Sample 10).

A total of 288 letters were sent. All envelopes contained a self-addressed return envelope. Those for the laity's use were stamped, but the return envelopes for the clergy were not stamped. It was believed they would mail them from their church office and a stamp would make little difference in the return rate.

The return rate for the lay stewardship leaders was 26%; for the senior pastors, 55%; and for all other ministerial staff, 36%. One additional blank questionnaire was received from a recent seminary graduate who said he was an educational associate serving his first church and knew nothing about stewardship or financing the church much less what the practices were for his local congregation. Some individuals did not answer all questions. When this happened results were tabulated on the number of actual replies. It will be noted where these blanks were significant.

The following results were obtained:

Section 1

1. 47% replied that most of their members attended church weekly. 35% said two times a month. 18% said once a month.
2. 53% said the majority of their members give weekly. 21% said two times a month. 23% said once a month.
3. 97% said the majority of their offering monies were in check form.
4. 57% of the replies said their church financial years was January to December while 43% responded July to June.
5. 37% reported using pledge cards. 39% used commitment

cards. 5% used estimate of giving cards. 2% used percentage covenant cards. 2% used envelopes only so a record could be given for tax purposes. 2% were blank.

6. 5% reported collecting only regular tithes and offerings during the time designated offering in the worship service. 45% of those reporting collect attendance registrations in addition to monies. 50% report collecting a variety of designated monies in addition to regular tithes and offerings, but do not receive anything else. A few of those who collect attendance registrations during the offering time also report the use of visitor cards, volunteer activity cards, dinner reservation cards, evangelism cards and prayer commitment cards.

7. 5% reported that the stewardship department set the budget, the board approved the budget, and the congregation adopted the budget. Several of these said, "We simply trust the Lord to meet our needs and he does it." An additional 5% used the above process plus pledge or commitment cards. The majority of those reporting indicated the use of some kind of stewardship plan either their own or a published plan. 63% included negotiating the minister's salary.

8. All budgets were set yearly except one. An additional church reported a mid-year board review.

9. Many of those responding to this question did not seem to understand it or were not knowledgeable enough to answer it.

10. 23% of the lay respondents said, yes, members were giving as much as they could. 11% of the clergy also said members were giving as much as they could. Percentage estimates of giving in relation to income ranged from .05% - 10% with the majority in the 3-5% range.

Section 2

14% of the laity did not answer this section saying it was inappropriate to ask these questions. 11% of the laity expressed this same sentiment for questions 1-4 which they did not answer, but did answer the rest. 2% of the clergy did not answer this section which was printed on the back of the questionnaire, but gave no explanation.

1. 100% of the laity reported using one or more credit cards. Usually they checked most of the available listings. 99% of the clergy reported the same, although one said he had the cards but never used them.

2. 43% of the laity reported payroll deductions for at least one item. 41% of the clergy reported the same.

3. 14% of the laity reported having money deposited directly to their personal accounts. Only 3% of the clergy reported using this service.

4. 29% of the laity reported using automatic bank transfers in addition to other possible ways of making personal payments. 37% of the clergy reported using automatic bank transfer. The maining respondents all use checks. Only a very, very few even checked the space for the use of cash. Several stated that the use of cash was not practical in this day and age.

5. 71% of the laity and 85% of the clergy were familiar with some terminology for electronic funds transfer.

6. 27% of the laity and 44% of the clergy knew they could use the ACTS program.

7. 12.5% of the laity and 36% of the clergy said they would consider using this plan as part of their stewardship program. One lay person wrote, "Would be interested to know how this works and what preparation on my part would be necessary to use this system. Would it be too expensive for a small congregation to use? Would be interested in brochures on this subject." 12.5% of the laity and 13% of the clergy were undecided. The remaining 75% of the laity and 51% of the clergy were unwilling to even consider using the ACTS plan. One minister wrote, "I believe education is the answer, not cooercian [coercion]. I would not use bank transfer for all the tea in China." Another minister who said "no" on the questionnaire changed his mind in 1980 and asked for information which could be presented to his congregation. A layperson wrote, "Automatic Bank Withdrawal is widely used in the life and disability insurance business of which I am a part. While people enjoy the convenience of credit cards and auto transfers for bills and payments, there is something very special that would be lost in taking church offering this way. Too many people would miss the 'hands on' aspect of giving. Moreover if the practice were widespread in the church an empty Sunday offering plate would be depressing rather than uplifting. Leave it to the insurance and mortgage people!"

8. 13% of the laity and 24% of the clergy thought their congregation would consider this plan. The remainder of the laity, 87%, said their congregation would not consider this plan. The clergy were less certain. 4% of the clergy said their congregation would probably consider the plan. 22% of the clergy were undecided. 1% of the clergy left this spack blank while answering all other questions. 49% of the clergy did not think their congregation would consider this plan.

Of those who said they or their congregation would be willing to consider the ACTS program the following can be said:

- a. half used payroll deductions
- b. 1/3 used automatic bank transfer

c. 90% conducted fairly complete stewardship programs and all did more than set a budget

d. all but 1 used either pledge (a little more than 50%) or commitment cards

e. 50% collected more than funds during the offering time

f. 1/3 had most contributions given weekly, a little less than 1/3 had most given 2 times a month, and a little more than 1/3 had most given monthly

g. 46% were operating on a January-December calendar

Of those who said they or their congregations would not be willing to consider the ACTS program the following can be said:

a. 38% used payroll deductions

b. 24% used automatic bank transfer

c. 79% conducted fairly complete stewardship programs with 21% doing little more than setting a budget

d. 21% used no pledge or commitment cards, 9% used estimate of giving cards from the Pony Express program, and the rest were almost evenly divided between commitment and pledge cards

e. 50% collected more than funds during the offering time

f. 63% had most contributions given weekly, 17% had most contributions given 2 times a month, and 20% had most contributions given monthly

g. 61% were operating on a January-December calendar

It must be said that no attempt was made to obtain solid facts in this questionnaire. The perceptions of the church leaders concerning the giving patterns, attendance and attitudes were based on their own working experience in their particular congregation. If in any particular setting the minister or stewardship person had not worked closely with those who count the money, the data might not be as factual, but the openness to using electronic funds transfer could still be judged.

Several factors indicate potential openness to the use of

electronic funds transfer that is not apparent on the surface. They are:

1. A widespread usage of checks (97%) rather than cash or "in kind" funding is only one step away from EFT. In the current ACTS program the significant differences are which person makes out the checks and the consistency with which they are written. As the check as it is known today becomes replaced in the marketplace, there will most likely be a large number of people ready for a tested program.
2. The widespread usage of credit cards is an indicator that people are already taking steps toward greater use of electronic money.
3. A large majority (76%) using commitment or pledge cards indicates a willingness to participate in planned and systematic giving.
4. When a significant number of members do not attend every service, the concern about consistent giving often increases. As one respondent put it, "some people are not conscientious about making up absent weeks or monthly giving." The response shows 53% in the categories that do not attend weekly. 44% marked giving other than weekly.
5. 45% of the respondents reporting the offering as a time attendance is taken indicates an already expanding concept of the offering time. Those who do not put money into the offering plate each week would also have a different experience of the offering.
6. A new program often experiences resistance during the initial stage. A willingness of 12.5% of the laity and 36% of the clergy to consider a program that no congregation in their denomination or in any mainline denomination they know has tried, is very encouraging.

There are factors, however, which might hinder or even destroy the program if tried before changes were made. They are:

1. Churches not using some kind of commitment cards would be making radical changes.
2. 25% of the laity were unwilling to answer questions 1-4 in section 2 because these questions had nothing to do with church finance. All of these people who answered questions 7 and 8 said they would not consider the ACTS program. Some educational program which would demonstrate the interrelationship between personal finance and church finance would probably be necessary before these people would be ready for ACTS. Without such a program changes in secular financial practices would have little correlation to church practices.
3. Churches with the majority of their funds being given on a weekly basis seem less likely to consider the program.
4. Small congregations question the feasibility for them. Some

modification of the program might be possible.

5. The low percentage of leaders willing to consider the program at this time limits the amount of regional leadership time it would receive. A congregation would need some self-motivated and skilled leadership within its own membership to establish the program.

6. Churches who rely entirely on God to provide for their financial needs and do not have any stewardship programs would have great difficulty fitting the planned-systematic giving of ACTS into their belief structure.

Weighing the positive and negative factors in each congregation, one would come up with different decisions. There are several congregations who see themselves open to the possibility of ACTS. This plus the other factors listed above indicate that several congregations might now be ready to be pilot congregations for the region.

Sample 8: SURVEY STEWARDSHIP QUESTIONNAIRE

Please return to: Ruth Ann Moran, 18050 Vanowen Street, Reseda, California 91335,
by May 31, 1979

Name of Church _____ Position _____

Date Completed _____

STEWARDSHIP QUESTIONNAIRESection I:

1. Most of our members attend church (check for majority or give percentage)

<input type="checkbox"/> Weekly	<input type="checkbox"/> Special Days	<input type="checkbox"/> Every 6 months
<input type="checkbox"/> 2 times a month	<input type="checkbox"/> Once a month	<input type="checkbox"/> Christmas & Easter
2. Most of our members contribute to the General Budget of the church (check for majority or give percentage)

<input type="checkbox"/> Weekly	<input type="checkbox"/> Special Days	<input type="checkbox"/> Every 6 months
<input type="checkbox"/> 2 times a month	<input type="checkbox"/> Once a month	<input type="checkbox"/> Yearly
3. The majority of our offering monies are (check)

<input type="checkbox"/> Cash	<input type="checkbox"/> Check	<input type="checkbox"/> Other (specify)
-------------------------------	--------------------------------	--
4. The fiscal year for our congregation is (check)

<input type="checkbox"/> Jan.-Dec.	<input type="checkbox"/> July-June	<input type="checkbox"/> Other
------------------------------------	------------------------------------	--------------------------------
5. Check the system used:

<input type="checkbox"/> Pledge cards	<input type="checkbox"/> Commitment cards	<input type="checkbox"/> None
<input type="checkbox"/> Other (specify)		
6. During the time designated as OFFERING in our church we collect (check all that apply)

<input type="checkbox"/> Regular tithes & Offerings	<input type="checkbox"/> Special offerings (e.g., CROP)
<input type="checkbox"/> Special Day offerings (e.g., Christmas)	<input type="checkbox"/> Attendance registration
<input type="checkbox"/> Building Fund pledges & gifts	<input type="checkbox"/> Other (specify)
7. The procedure our congregation uses in stewardship planning is:
(Indicate by numbers 1-11, omitting ones that do not apply and adding any we have omitted)

<input type="checkbox"/> Published Stewardship Plan decided upon
<input type="checkbox"/> Goal setting
<input type="checkbox"/> Pledge or commitment cards
<input type="checkbox"/> Dedication of mission monies
<input type="checkbox"/> Department need estimates solicited
<input type="checkbox"/> Minister's salary negotiated
<input type="checkbox"/> Stewardship department sets budget
<input type="checkbox"/> Outreach Goal set
<input type="checkbox"/> Board approves budget
<input type="checkbox"/> Congregation adopts budget
<input type="checkbox"/> Other (specify)
8. Our budget is set: ☐ yearly ☐ bi-annually.
9. Designated giving makes up _____% of our budget.
10. Our members are giving as much as they can to the church.

<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Estimate percentage of members' income given to church.	

Sample 8: SURVEY STEWARDSHIP QUESTIONNAIRE

Section II.

1. I use the following credit cards (check)

☐ Visa ☐ MasterCharge ☐ Gas-Oil Companies ☐ Department Store
☐ Other (specify) _____

2. I have payroll deductions for (check)

☐ Savings ☐ Taxes
☐ Life Insurance ☐ United Way
☐ College, university, seminary gifts ☐ Mortgage
☐ Union dues ☐ Other (specify) _____

3. I have some money deposited directly to my checking account (e.g., Social Security check, investment check).

☐ Yes ☐ No

4. I use the following in making personal payments (check all that apply)

☐ Cash ☐ Check ☐ Mail ☐ in person ☐ Automatic Bank Transfer

5. Do you know the term Automatic Bank Transfer (also called Automatic Check Transfer System--ACTS; Electronic Money Transfer--EMT; Electronic Funds Transfer System--EFTS)?

☐ Yes ☐ No

6. Do you know that your congregation could use ACTS for collection of its pledges and issuing of financial giving statements?

☐ Yes ☐ No

7. Would you consider using this plan as part of your stewardship program?

☐ Yes ☐ No

8. Do you think your congregation would consider this plan?

☐ Yes ☐ No

9. Are you familiar with the Stewardship Consultant Program offered by the Church Finance Council?

☐ Yes ☐ No

10. Do you know you are really helping me?

☐ Yes ☐ No Thank you very much!

Section III.

Personal observations and ideas about stewardship in my church are:



FIRST CHRISTIAN CHURCH OF RESEDA

a congregation of The Christian Church (Disciples of Christ)

RUTH ANN MORAN
GEOFFREY H. MORAN
CO-MINISTERS

May 5, 1979

Dear Colleagues,

Enclosed is a questionnaire which takes about 5 minutes to do. It is seeking information which is needed to complete my project for the In-Service D. Min. at The School of Theology at Claremont as well as knowledge directed toward my position as Stewardship Consultant for the Church Finance Council. Questionnaires have been sent to all ministerial staff and stewardship department heads for Southern California, Southern Nevada churches. As you may know we are moving to Monterey so it is important that I receive this information as soon as possible. (Time management also reminds us it is best to handle a sheet of paper only once. ☺).

I am becoming more and more convinced that our attitudes toward stewardship and regular attendance are important in assessing our commitment to the future. Our members, like athletes and musicians, must be taught the importance of these disciplines for their spiritual lives. I hope this questionnaire can begin some dialogue on this subject.

In September I'll be available as a consultant to aid any church that has a fall stewardship campaign. Until a new address is published in the minister's mailing I can be reached through the secretary, Phyllis Winger, at First Christian Church, Reseda.

So please take 5 minutes now and mail it back in the enclosed envelope.

Yours in Christ,

Ruth Ann

Rev. Ruth Ann Moran
Stewardship Consultant for
the Church Finance Council

RAM/pw

Encl.

18050 VANOWEN STREET • RESEDA, CALIFORNIA 91335 • 345-8021



FIRST CHRISTIAN CHURCH OF RESEDA

a congregation of The Christian Church (Disciples of Christ)

**RUTH ANN MORAN
GEOFFREY H. MORAN
CO-MINISTERS**

May 5, 1979

Dear Co-Worker for Christ,

Your help is needed to establish some facts about stewardship practices in our churches in Southern California and Southern Nevada. A questionnaire which takes about 5 minutes to complete and a stamped return envelope are enclosed with this letter. Your minister(s) has also received one.

Information gained from these questionnaires will be used to complete my dissertation-project for an In-Service Doctor of Ministry degree at the School of Theology at Claremont and to better serve our congregations as a stewardship consultant for the Church Finance Council.

If you are not familiar with the Stewardship Consultant program of our church, I would be happy to send you additional information or talk with you by phone. The job you do is a vital one for the church and the Church Finance Council wants to help you if they can.

Please take a few minutes now to answer my questionnaire and return it to me. Thank you.

Yours in Christ's Service,

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Chapter 7

CONCLUSIONS AND RECOMMENDATIONS

This paper comes to the church in a time of unprecedented change. Rapid technological developments have revolutionized American finance almost before the implications of these changes can be imagined. In spite of this the secular financial world has embraced these new technologies as their salvation. Here they have found answers to age old questions. The new systems give them maximum use of funds at a reduced cost through instant transfer, simple storage, and easily divisible units.

The church has not been as ready for the changes. It has been unable to look past possible problems. Since many church people feel a strong tie between giving and worship, there has been real concern centered on the devotional or liturgical meaning of the offertory. Obviously, if electronic fund transfer is used by the church, a new interpretation of the offertory will be needed. It may already be needed since our study showed many church members use checks to make monthly contributions to the church. The history of worship and fund raising can lessen the concern in this area. Knowing this history might alleviate the concern over this issue by the leaders and enhance the worship experience of the congregation.

Living in a society that places great value on the rational,

planned approach, but often uses the emotional appeal to manipulate, also raises concerns. In recent years church leaders have tried to keep a healthy balance between "head" and "heart" giving. They have also tried to balance the financial needs for the church's mission with the spiritual needs of the giver to give. Some fear a balance in these areas will be impossible in any proposed new system. The evaluation by those who have used ACTS say that the contrary is true. The new program has increased the sense of worship in individuals' private lives, given them a new appreciation for "planned giving" and "response giving," and provided a structure which helps put values into practical financial practice.

It is clear that the church will always need funds to carry out its mission. History has shown the church using a variety of methods as it adapted to the world around it and the financial needs of its mission. It seems always to have made the necessary transitions for a particular time and place. The new beginnings in the mid-70s ACTS project indicate that it will again.

There is still much work for church leaders to do so that the transition will be positive for the churches. There can be excitement over the broadened understandings this new American context can contribute to history and worship. There can be appreciation for the congregation modeling stewardship as it is better able to handle its own resources. A consistent and predictable church income simplifies the model making it easier for the average member to relate it to his/her own life.

Some congregations can also be models for others who are not in a situation where this program seems advisable at the moment. Being in

the time of change means that congregations will be able to make choices for themselves for a time. The changes are indeed happening, and there seems to be no turning back in the secular world; but the change is not happening as quickly as predicted. There is still time for more reflection and a search for new directions.

RECOMMENDATIONS

By reviewing historical methods and motives of financing the church, the role of the offering in worship, and a new project focused on the future of the church, we have raised the necessary questions and given a perspective in which a particular situation could be analyzed and recommendations could be made. After studying the responses from church leaders in the Christian Church (Disciples of Christ) congregations in this light, the following recommendations are being proposed to their regional leadership:

1. Select 3 or 4 pilot churches from those who express interest and now have a number of professional people within their membership.
2. Facilitate the use of the program by smaller churches in a clustering network.
3. Suggest a minimum of 25 participants per grouping unless the projected income is quite high.
4. Provide manuals that clearly define the services offered, the cost to the congregation or cluster group, and the outline of procedures.
5. Develop new literature which stresses benefits to the individual, the relationship of ACTS to the stewardship programs used by the congregation, and the cost benefits to the participating congregations which offset the charge per transaction.
6. Develop an offering card for the transition time.
7. Relate success stories from other churches and from their own experience through occasional meetings of the participants.

8. Give the historical perspective of church fund raising, and the role of the offertory in worship to all congregations in the region, especially those who will participate in the program.

9. Begin working with churches that do not have budgets so they will be more prepared when the "paper check" disappears.

10. Develop an ethical critique of the banking and monetary system as experience with new programs accumulates.

11. Give the program time to be accepted and work.

The challenge is now before the church. The winds of change are blowing and the Spirit of God is present. The people of God will decide what is the hope for the future.

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